BRITISH MUSEUM

JOHN BULL

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For meaning of this number see page 487.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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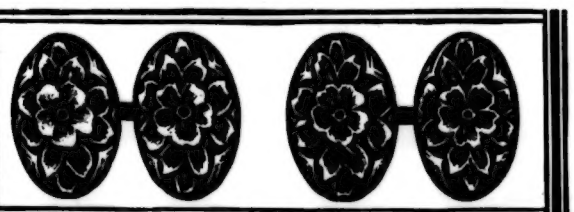

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THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

To-day (Thursday) is Mr. Asquith's opportunity. It is also the Government's last chance—its last chance of righting itself with the nation. A good, bold, democratic Budget—with old conventions of official finance thrown to the dogs—and the thing is done. We are a forgetful and a forgiving people. The Licensing Bill, the Education muddle, the Chinese Slavery fizzle, have given the country a severe shock. But we are also a generous people; and we all wish to afford Mr. Asquith a fair chance. Perhaps he has not been wholly responsible for what has recently happened. He assumed office with tied hands, and loyalty to his colleagues, and, above all, to the late Premier, demanded that he should not cut the strings. But to-day he stands in a position of perfect freedom. All England, all Britain, all the Empire—all the world, will hang upon his words. In another sense, he and all his colleagues may easily hang upon them also. Despite the cynical view of our cartoonist, we hope for the best—even though our heart be sick.

When almost concurrently with the death of Sir Henry Campbell-Bannerman it was announced that Mr. Balfour was suddenly confined to his room with a bad cold, certain members of the House smiled cynically, and hinted at a "diplomatic illness" for the purpose of getting over an awkward situation. It was said that the personal relations between the Leader of the Opposition and the late Premier were not of a very cordial character, and that consequently Mr. Balfour preferred to take no part in the eulogium of the dead statesman. We are in a position to state that there is not an atom of foundation for this suggestion. Mr. Balfour had the warmest personal regard for his old rival, and on learning of his death he wrote an affectionate letter of sympathy to the nearest relatives.

From the answer to a question we recently addressed to the Home Secretary, it appears that the yearly average number of patients admitted into county and borough asylums, registered hospitals, naval and military hospitals, state asylums and licensed houses in England and Wales during the five years 1902 to 1906, whose insanity was stated to be due to religious excitement, was 137 males and 197 females, making a total of 334. Perhaps Mr. Gladstone will direct the attention of the Lunacy Commissioners to some of those horrible "revivalist" missions now being conducted in various parts of the country.

One of the questions we constantly asked during the progress of the Licensing debate had reference to the reason for the proposal to close public-houses on polling days. Up to the present no satisfactory answer has been given. The fact is that this is one of those plausible clap-trap suggestions so dear to the heart of the professional teetotal advocate. Just look at the facts. In Peckham, despite all the excitement, one man only, and he a stranger to the place, was arrested for drunkenness. At Hastings there was not a single arrest. At Manchester, we have it on the word of Mr. Churchill himself that the election was conducted "with the utmost decorum and sobriety." The truth is that people don't drink when they have counter-attractions and excitements. It is all part of a big social problem, which neither the Licensing Bill nor the gospel of teetotalism even touches.

Mr. Asquith is rapidly getting into his stride as Prime Minister. His methods are becoming more urbane, and, under the sense of greater responsibility, much of his latent force is coming to the surface. His tribute to the memory of Sir Henry Campbell-Bannerman was the best thing done in this Parliament, and should become classic.

We recently asked the new Education Minister whether he is aware that silvered cardboard imitations of British coins are being used in Metropolitan Council schools for the purpose of teaching the children their respective monetary values, and that on one side of

such cardboard coins, and immediately under the head of the Sovereign, are the words "German make," and whether the teachers are instructed to explain to the scholars the exact meaning and significance of what might otherwise appear to them a perplexing inscription upon British coinage. And this is the reply we received:—

"I do not think any child who is aware of the Merchandise Marks Act is likely to be perplexed by the inscription referred to."

Mr. Runciman, now that he is a full-fledged Cabinet Minister, must cultivate a less flippant style. Had *we* spoken like that, Mr. Crooks would have called us "cold-blooded."

The way the Government and the teetotalers are working together is quite amusing. The other day, at the instance of one of the temperance members, Mr. Burns granted a Return comparing the mortality of brewery and public-house employees with that of the rest of the community. We thereupon asked whether he would also grant a Return showing the relative mortality of persons engaged in the manufacture of ginger beer, lemonade, soda water, and other aerated drinks as compared with those engaged in breweries and public-houses. But Mr. Burns was "afraid he could not assent to the Return. He had communicated with the Registrar-General with regard to it, and he found that his records do not show separately the mortality of persons engaged in the manufacture of aerated drinks. Consequently great labour and expense would be involved in getting the particulars necessary for arriving at this mortality." Quite so—of course. We must save our Civil Servants from extra work and the country from unnecessary expense. We had quite forgotten that.

We hope Dundee, where the marmalade comes from, will be more appreciative of Mr. Winston Churchill than North-West Manchester. It is characteristic of this plucky Minister that instead of accepting one of the safe seats which has been offered to him by the sitting member, he goes slap-bang into another hot corner. If he wins, Scotland will maintain its reputation as the refuge and the strength of Liberal politicians rejected of the ungrateful Saxon; even the late Mr. John Morley, cast out of Newcastle, had to flee to Montrose. Montrose being vacant, it is a pity Mr. Churchill was not invited thither. But there is a difference between the Secretary for India and the President of the Board of Trade. The one brings not the tempest but creates the calm. The other paweth in the valley and rejoiceth in his strength; he mocketh at fear and is not affrighted, neither turneth he back from the sword; he saith among the trumpets Ha, ha, and he smelleth the battle afar off, the thunder of the captains and the shouting. Wherever he goes, therefore, the fight will be as hot as a strong and vivid personality can make it, and we wish him well out of the issue.

There are so many convincing arguments against supporters of the Licensing Bill that we must protest against the use of unfair ones, which only weaken a good case. Some wiseacre has discovered that the National Liberal Club made a profit last year of £8,370 10s. 1d. on "provisions, wines, etc., cigars, etc., and cards," and that it now has a stock on hand of wines, spirits, beer, and mineral waters of the value of £9,335 14s. 8d. It is, therefore, argued that the goody-goody people, the Nonconformist kill-joys, the intolerant opponents of public-houses, must be terrible drunkards and humbugs, seeing that their headquarters are practically maintained by the sale of liquors which they would deny to other people. This is silly nonsense. There are altogether some 5,558 members of the Club, and the year's profit on *food* and drink amounts, therefore, to little more than 3os. per head, while the stock of beverages on hand amounts to about 37s. a head. We defy even the most abstemious person to stock his cellar more cheaply with any regard to the exigencies of hospitality. In any case, the more alcohol the supporters of the present Government consume, the better we shall be pleased, for the greater the likelihood will be of their viewing the present situation with a little toleration. Meanwhile, we pat the National Liberal Club on the back for setting a good example to restaurants in the matter of small profits on good wines.

What strikes an outsider concerning the little controversy between Mr. Haldane and Mr. Arnold Forster is that a peculiar, mysterious ungetatable power seems to be directing our military policy. Not ten men in a thousand could rattle off the names of the Army Council. Who are they? They were created by the Esher Commission—a small body of expert advisers for the Secretary of State for War. Subject to no popular control, and not elected in any way, they were to be the acme of independence and impartiality. But, if, as seems uncomfortably true, in their first term of office (limited to four years) they have curried favour with two Secretaries of State by endorsing their opinions—though diametrically opposed—they have endangered their reputation. Possibly Sir William Nicholson, who has just succeeded General Lyttelton as Chief of the Council, may restore that reputation. He is one of our most brilliant soldiers, and was cold-shouldered, together with that other General whom the country could ill afford to lose—Sir Thomas Kelly-Kenny, at the time the War Office was "reorganised." There was nothing for him to do, so he went out and had a look at the Russo-Japanese War. Now he has come into his own again, with a clear mind, determined, we hope, to put down any threatened "wobbling" on the part of the Army Council.

For some months hence, with the opening of the great exhibition at the Bush, we are likely to have an overdose of *entente cordiale*, and though we would be the last to put a drop of bitterness into the cup, it is interesting to remember what the hero of Trafalgar once wrote. Thus: "I hate a Frenchman; they are equally the objects of my detestation whether Royalists or Republicans; in some points, I believe, the latter are the best." Nelson was a tremendous hater—if a very bad grammarian! To the Duke of Clarence, he wrote that he considered it his greatest duty "to serve the King and destroy the French. Down, down with the —— French villains!" But if he were alive now he would no doubt be the first to extend the right hand of welcome to M. Falliéres and his *confreres*. France has greatly changed in a century, and Nelson was every inch a gentleman.

April has been a bad month for the British Navy. First the "Tiger" is sent to the bottom by H.M.S. "Berwick"; next H.M.S. "Gladiator" is rammed by the American liner "St. Paul"; then H.M.S. "Attentive" cuts the "Gala" in halves, and finally the boiler of H.M.S. "Britannia" explodes and injures five men. We hasten to add that these are not the horrors of war, but the accidents of peace, and that several ships in the Navy are still uninjured. We may point out, however, that His Majesty's ships were not really built to sink each other, and that any notion to the contrary is a serious misunderstanding of the purposes for which they are in commission. For one thing, these peaceful catastrophic episodes are not good naval tactics, and, for another, they are wasteful of good money, and precious lives. We shall be glad if in future British commanders will kindly arrange to keep their ships intact and uppermost, in case they should be required for use against the foreign foe.

The broker's man pokes his nose in some strange corners, but it is not often one hears of it snuffing around for cash or goods in a hospital. But the other day a bailiff arrived at the Kensington General Hospital armed with a demand for £146, and this sum

not being forthcoming, he took possession. We do not know enough of the work of this Kensington Hospital to judge whether the entry of the bailiff is a misfortune or otherwise. Evidently, however, the hospital is in the lowest of low water through public indifference to its existence, so that unless someone puts his hand into his pocket to the tune of £146, its doors will be closed. In view, however, of what might happen, we suggest an amendment of the law of distress, exempting beds and other hospital fittings and requisites from seizure.

Our readers may have noticed that in the diocese of Winchester a very active canvass is going on to collect subscriptions for presenting the Bishop with a new motor-car. Apart from the fact that his Lordship's income ought to be sufficient to enable him to provide his own means of locomotion, we have to remember that motor-cars are sometimes dangerous as episcopal possessions. Paget, Bishop of Oxford, is perhaps one of the most notorious scorchers in the country, and Owen, Bishop of St. David's, drives about with so little regard to the public safety and even to his own, that he was recently involved in what might easily have been a very serious accident.

We don't hear very much about the progress of the Public Trustee's department. It may therefore be interesting to state that up to the present the total fees received amount to about £500, and that the expenses have exceeded £2,000. Of course, we are aware that our own exposures have thoroughly discredited the new office, and we are satisfied that so long as Mr. C. J. Stewart is at its head, it will be a dismal failure. By the way, why was it left to us to point out to the Government that this much-pampered gentleman, undeterred by his Allsopp career, was endeavouring to combine with his new and highly-paid post that of company director?

What humbugs we are! Here is the Postmaster-General forbidding the transmission of papers containing advertisements of Premium Bonds, and yet admitting that lottery circulars are passed if they relate to religious objects! "The general practice of the Post Office," says Mr. Buxton, "is to stop packets observed to contain lottery circulars, but an exception is made in cases where the authorities responsible for the execution of the law do not regard the drawings as unpermissible." This is a delicious phrase. What drawings, we beg to ask, *are* "unpermissible" by law? And who are the "authorities responsible for the execution of the law"? We must enquire.

As regards Premium Bonds, Mr. Buxton looks like getting into trouble. It has been judicially decided, and is at present the settled law of the country, that these bonds do not come within the Lottery Act. The sooner the Postmaster-General and the Attorney-General have a chat the better.

There is a vast irresponsible impudence about some of those Carmelite newspapers which makes for human gaiety. The other day the London *Evening News* proudly flaunted the fact that it was out first with the tragic news of the collision between H.M.S. "Gladiator" and the American liner "St. Paul," and thus beat its contemporaries out of hand. Unfortunately, however, the news it published was that the "St. Paul" was run down by the "Gladiator," that "so great was the force of the collision that the liner heeled over, and is now lying on its side," and that "the cruiser stood by and rendered all the assistance it could." In the way of early and exclusive news, therefore, this looks like being one of the most brilliant achievements of modern times, and promises so much for the future that one of these beautiful evenings we expect our enterprising contemporary will announce that the moon is made of ripe green stilton and the sun of unmitigated cod.

By the way, according to Bishop Ketteler, who is German, if St. Paul were alive to-day he would certainly run a newspaper. *St. Paul's Gasette* would be an appropriate title; but if Bishop Ketteler thinks the editor would earn dividends for his shareholders and fees for his directors by filling it with didactic epistles to people in Thessalonia, Corinth, Galatia, Ephesus, Saloniki, and Rome, he is mistaken, for they would lead St. Paul and his board of directors straight into the Bankruptcy Court. A few beautiful murders, nicely got up and copiously illustrated, a few piquant scandals, such as breach of promise and divorce cases, with railway accidents, general disasters, and all the winners, with a sprinkling here and there of tariff reform statistics and detailed particulars of things that never happen, would go further and fare better. Conducting his enterprising publication on these lines, it is probable that one day he would find himself a peer of the realm.

Apropos of the dismissal of Jellyman from Queen Mary's School, at Walsall, for cigarette smoking, we have received a long printed screed from Mr. E. N. Marshall, the headmaster, in which he explains that he didn't really offer "the boy Jellyman," as he calls him, the alternative of dismissal or whacking in the presence of the whole upper form for cigarette smoking in a railway station and out of school hours, but because of Jellyman's "uncompromising statement that he was well aware of the rule against smoking, and that the headmaster had no right to make such a rule. This stubbornness on the part of the boy made the question one of extreme gravity. It was not now a question of smoking or not smoking; it was a question whether I or the boy Jellyman was to rule the school." He adds that Jellyman was not a teacher in the school, "having been in continuous attendance as an ordinary pupil," and follows this statement by the rather cheap sneer that the cost of Jellyman's education was defrayed by the county ratepayers with a view to his becoming a teacher in one of their elementary schools; the fact being that it is a common practice for Education Committees, as it was that of many of the old school boards, to send their monitors or pupil-teacher candidates to higher schools for their better mental equipment.

Now let us look at the facts apart from this pedagogue's apologia. The "boy" Jellyman, according to his father, is well into his nineteenth year and nearly six feet high. In reply to Mr. Marshall's statement, his father answers that he has a letter from Mr. Marshall which shows that "it was for smoking a cigarette at Walsall station, when school hours were over for the day, and for nothing else." Mr. Marshall makes a great parade of the governors of the school approving his action; but a governor of the school told the County Education Sub-Committee "there was not the slightest fear that the same alternative would be offered again, as the headmaster had given the assurance that he should not take a similar course again." Obviously this is an admission by the headmaster that his action was unjustified and unjustifiable. Mr. Marshall's notion that a headmaster has a right to control the action of the non-resident six-footers of his school out of school hours, even when they are half a mile away from the school buildings, is a monstrous and tyrannous absurdity, and that is the long and the short of it.

That there is many a slip 'twixt the cup and the lip was proved last week by announcements in several papers. No fewer than four more or less fashionable marriages have been declared off at almost the eleventh hour. For instance, Captain W. C. Pakenham, of H.M.S. "Antrim," will not marry Miss Helen Bell; Captain Charles Hood, of the Buffs, won't marry Miss Amy Montague; Mr. Wilfred Wright won't marry Miss Marian Speyer; and, for the present at any rate, the wedding bells won't ring for Sir Lionel C. W. Alexander, Bart., and Miss Cable. Thus is the oil of joy turned to mourning, and love become as ashes.

Marriage and hanging, as Robert Burton has it, go by destiny; and it may be that if you are not rather careful you may get your neck in a noose in the one case as in the other. It is not for the rank outsider to invade the sanctuaries of love, and all these ladies and gentlemen, whose elysian dreams are faded into shadows, have our congratulations or our sympathy as the special circumstances in each case may warrant. Has our recent reference to unlucky May marriages frightened these lovers?

We are often amused by press announcements about royal and high social personages, but our contemporary, *Reynolds's*, reached a climax of unconscious humour the other day with the following paragraph: "King Alfonso is already beginning to feel the influence of his English wife, who is acknowledged to be one of the most tender-hearted and merciful Royalties in Europe." This tender-heartedness is proved by the fact that the young Spanish monarch has granted "a free pardon to no fewer than ten murderers, some of whom had committed their offences under the most revolting circumstances." For our part, we should not have thought that this indulgence of the most atrocious forms of crime proved so much a tender heart as a weak and squeamish disposition. Perhaps Alfonso is hoping to make friends with the mammon of anarchy, but in any case we imagine that if his action may be attributed to the influence of his English wife, the friends of law and order in Spain may easily begin to regret the match. And we must express our surprise that, at a time when certain people are trying to identify Radicalism with lawlessness, a Radical newspaper should go out of its way to rejoice over clemency towards murderers whose crimes are admitted to be "revolting."

While we are dealing with *Reynolds's*, let us take this opportunity of mentioning one of the paragraphs which it published under the heading of "Our Happy Land." The other day we read, side by side, about the purchase of asparagus at 7d. a stick and the death of an old woman in abject poverty on the Embankment. Of course, we are very sorry for the poor old woman, and we would gladly do anything in our power to make such cases impossible, but what is the connection between her calamity and the consumption of expensive vegetables? If the asparagus had not been sold, the growers or the greengrocers would have suffered a corresponding loss. Even if we could prevent the production of costly luxuries, we do not see how the money which now goes to encourage it could be diverted to the assistance of the poor. If the 7d. had not been spent on asparagus, what reason is there to suppose that it would ever have reached the woman on the Embankment?

A great deal of fuss has been made about the wonderful heroism of four homœopathic doctors who went to the New York Zoo to obtain a supply of venom from a viper, in order to cure an insane millionaire. When we read of their methods of procedure, we are tempted to tell these physicians to heal themselves, for surely it was an insane thing to take the reptile by the neck and force it to pour out poison into a glass at the risk of a terrible death. Why the doctors could not have padded their hands and bodies so as to make it impossible for them to be bitten does not appear. This would have been perfectly easy and simple, but the element of danger would have been absent, and therefore also the element of advertisement. However, perhaps the incident never happened at all.

The usual preparations are being made to celebrate what some people are pleased to call "Empire Day." We have no objection to tea-fights and junkettings being enjoyed by school children, even though their pleasure may be mitigated by having to listen to Lord Roberts trying to read a typewritten speech. Nor do we yield to anybody in our pride about the fame and extent of the British Empire. But why set apart a special day in its honour and abstain from celebrations of other institutions which also excite our respect and affection? If Parliament is indeed the Palladium of British liberties, why not have a "Parliament Day" and wave little flags as a compliment to the representatives of the people? If we celebrated every possession and institution that we are entitled to be proud of, all the days in the year would scarcely be sufficient for the demonstration of our feelings. Indeed, for our part, we have already solved the problem by dedicating the whole year to the manifestation of our unceasing joy.

The young King of Portugal's attempts to win popularity are painfully strenuous, and, so far, have been attended by a very small measure of success. His latest move has been to offer to replace the Crown jewels which were misappropriated by his father. It appears that treasures to the value of £400,000, many of them the private property of the late King Miguel, were seized after the deposition and exile of that monarch. In one of his many periods of impecuniosity the late Dom Carlos sold a number of the articles, to the value of about £150,000, to pay his debts. This fact has only recently come to light, and a considerable amount of scandal has ensued. Accordingly Dom Manuel proposes to refund the value of the missing jewels. That is all very right and proper, but it is by no means clear that he would ever have moved in the matter if the Opposition had not begun to make political capital out of the theft. In those circumstances it seems somewhat excessive to make much boasting about the "noble attitude of the young king" and "his disinterestedness."

We are not sure that we quite like the idea of issuing passports or waybills to tramps. No doubt these documents, signed and countersigned by workhouse officials, may be useful in regulating habitual vagrancy and distinguishing between the more and the less deserving unemployed. But we fear that the system may press with additional hardship upon well-meaning strugglers who have pinched and starved themselves in order to avoid the humiliation of pauperism. A man in search of work may easily come to be regarded as a suspect if he is not provided with statements signed by guardians or workhouse masters. Besides, the whole system of requiring passports from British subjects in their own island is altogether foreign to our notions of liberty, and, though it may be tolerated in Russia, will certainly arouse many protests if generally enforced over here.

We must not weary our readers with too much about Servia, even though we do possess exclusive information, but we may note in passing that Peter Karageorgevitch is getting every day into a tighter corner. All the various opposition parties have now declared against him and against the Regicides, and the leading newspapers of Belgrade suffer frequent confiscation. The *Narodni List* recently published an article headed "Take Care of Your Plum Brandy." This warning was explained on the ground that "there is at Belgrade, not far from Teratsia" (the street which runs past the Palace), "a gentleman in a high position who drinks such an enormous amount of plum brandy that a rise in prices is anticipated." With reference to Peter's son George, the same newspaper goes on, "A very characteristic event has recently happened. A servant brought a cup of coffee to the son of a gentleman in a high position, who has a very dark complexion. As the servant was about to retire, the young gentleman took up a gun which was loaded with small shot and fired at the back of the servant 'for a joke.' The servant was immediately taken to the hospital,

where his wounds were attended to, and who knows what the consequences will be?" Further developments are imminent.

If we, and he, are not mistaken, Mr. H. H. Raphael, M.P., will figure in the Birthday Honours List, thanks to the favour that he finds in the eyes of Mr. Asquith and to the engravings he has presented to the House of Commons Smoking-room. The Jewish financiers have nothing to complain of in the matter of recognition by the Liberal party. Sir Samuel Montagu's munificent gifts to the party funds have been handsomely rewarded by his peerage as Lord Swaythling, by the appointment of his son (Mr. Edwin Montagu) as Private Secretary to Mr. Asquith and of his nephew (Mr. Herbert Samuel) as Under-Secretary of State for the Home Department, where he is able to take all the sting out of the Aliens Immigration Act, which he and his family so strenuously opposed. It is an open secret that Mr. Samuel might have had promotion at the recent reconstruction of the Ministry—but Lord Swaythling would not hear of his leaving the Home Office, where his presence is so useful to the cause of Jewish immigration.

It is not always that we find ourselves in agreement with Mr. Harry Marks on political matters, but we are bound to say his speech in moving the rejection of the Shop Hours Bill was admirable. In less than half the time that it took the Home Secretary to state his reasons for supporting the second reading, the member for Thanet set forth a whole series of unanswerable arguments against it. One of the smartest things said in the House for a long time past was this summary of the Bill: "At the rate at which we are now proceeding, one half of the population will soon be making a living by inspecting the other half." To which we say "Hear, hear."

What is Your Number?

OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for issues of 14th, 21st, and 28th MARCH:—

J. WRIGHT, 5, Trafalgar Street, Carlisle. (No. 69753—March 14th.)
HARRY O. SMITH, 40, Hillcrest Avenue, Spencer Place, Leeds. (No. 3023—March 14th.)
H. S. THOMPSON, 17, Effingham Street, Rotherham. (No. 1955—March 21st.)
WM. BENEY, 129, Queen's Road, East Grinstead. (No. 45233—March 21st.)
Miss E. CRATCHLEY, 10, St. Aldate Street, Gloucester. (No. 70057—March 21st.)
MATTHEW WILSON, 76, Bostock Avenue, Northampton. (No. 23750—March 28th.)
SIDNEY J. LOVETT, 97, Dalberg Road, Brixton, S.W. (No. 122071—March 28th.)
C. O. GAY, 23, Fotheringham Road, Enfield, Middlesex. (No. 100631—March 28th.)

The following are the fifty numbers for our issue of APRIL 4th:—

749; 2708; 8132; 9029; 11772; 12050; 13517; 17333; 17623; 23079; 26488; 26789; 27685; 29016; 29769; 35945; 36152; 37058; 39116; 41762; 42212; 47150; 48935; 52406; 52512; 53362; 57133; 60718; 62544; 63754; 65548; 66313; 68618; 70008; 75327; 75772; 80529; 83361; 92009; 94449; 101143; 103530; 106710; 106729; 113062; 116488; 119259; 126765; 129697; 133094.

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED JUNE 13TH (PUBLISHED JUNE 11TH).

"John Bull's" Biscuits.

For reporting an inquest on a labourer who died from lock-jaw and stating that "the jury attached no blame to the deceased,"

THE *LOUGHBOROUGH ECHO*
TAKES THE BISCUIT.

For giving an account of Miss A. E. F. Horniman under the heading "Men of Mark,"

THE *MANCHESTER EVENING CHRONICLE*
TAKES THE BISCUIT.

For stating that a bookmaker named Geo. Kitson, who committed suicide, is "now out of employment,"

THE *NORTH-EASTERN DAILY GAZETTE*
TAKES THE BISCUIT.

For stating that "an elderly lady named Miss Young, who lived alone at Clifton, near Otley, was found dead in bed yesterday," and "that sitting beside her were two dead cats looking mournfully at the body of their late mistress,"

THE *BRISTOL EVENING TIMES*
TAKES THE BISCUIT.

For stating that "the roads within a radius of six miles around Ross are the most scandalous in all Ireland, and, going somewhat outside that six-mile radius, the roads are even worse,"

Mr. JOSEPH ROCHE, of NEW ROSS
TAKES THE BISCUIT.

For stating that "Miss Peel is the brother of Mr. F. B. Peel,"

THE *BIRKENHEAD AND WIRRAL HERALD*
TAKES THE BISCUIT.

For advertising for an engagement as nurse, and adding the words "no work,"

E. M., of GRAVESEND,
TAKES THE BISCUIT.

For advertising for a "strong lad, under head gardener; churchwoman,"

THE RECTOR OF BILDESTON
TAKES THE BISCUIT.

For announcing that the children of a man who died thirty years ago are "all grown up,"

THE EDITOR OF THE *CORNISHMAN*
TAKES THE BISCUIT.

For anticipating "a two-Power standard in language as we have on the sea," where language is notoriously blue,

ANSWERS
TAKES THE BISCUIT.

For stating that M. Pierre Decourcelle is "the celebrated author of 'Sherlock Holmes,'"

THE *PETIT MONEGASQUE*
TAKES THE BISCUIT.

For publishing a map describing Norwich as noted for the paper-making industry, Bradford for tailoring, and Hull for making ships,

THE *CHILDREN'S ENCYCLOPÆDIA*
TAKES THE BISCUIT.

For advertising for a youth "to milk and drive pony,"

Mr. PLUMMER, of NEWICK, SUSSEX,
TAKES THE BISCUIT.

For advertising for "Organist, gardener, and handyman combined,"

O.X., care of THE *CHURCH TIMES*,
TAKES THE BISCUIT.

For stating, "We will have the Licensing Bill if every bye-election were lost over it. We will have the Bill even if every other item of this Session's programme has to be sacrificed for it"

THE *DAILY NEWS*
TAKES THE BISCUIT.

THE SCANDAL OF THE 5th LANCERS.

"A" SQUADRON, AND THE RIDE TO WIVENHOE.

MUTINY CONDONED.

COLONEL GRAHAM AND CAPTAIN WILSON.

In our issue of April 18th we directed attention to the case of Captain Wilson, who has been placed upon half pay owing to the action of his commanding officer, Colonel Graham. We are now in a position to carry the statement of facts a good deal further, and we venture to say that those who read what follows will stand amazed at incidents such as we shall describe being possible in the British Army.

THE REGIMENT MUTINIES.

It seems that in 1904 the 5th Lancers were stationed at Colchester under the command of Colonel Allenby, and there was considerable dissatisfaction in "A" Squadron, owing to Major Graham overworking it. He was accustomed to give this squadron much more time at stables and drill than was required of the other squadrons. The men resented this, and showed their resentment unmistakably on parade. The squadron-sergeant-major, who was very popular with the men, noticed it, and spoke to Major Graham about it, without result. Things went from bad to worse, and the men decided to kick. One morning they mounted their horses and rode out of the barracks gate. They went as far as Wivenhoe, some eight or ten miles distant. There they dismounted, visited the various village "pubs.," held a "council of war," and altogether enjoyed themselves. They returned at five o'clock, to find Major Graham waiting for them on the main road. He said he would talk to them in the morning. Before he was awake, however, they were off again, and they returned about five in the afternoon. That evening Major Graham formed up the men at the back of the stables, and called for the ringleaders to explain their grievances, promising not to punish them. Five men went out and told him what they complained of, the rest "booing." He said he would see to it. The men filed off to stables, and nothing more was heard about the matter.

MUTINY CONDONED.

The story seems incredible, but it is true. A squadron of a cavalry regiment mutinies, not once but twice, on two successive days. Except that the commanding officer talks to them when they condescend to return to duty, no notice is taken of the mutiny. He persuades them to offer an explanation, bribing them to do so with a promise that no punishment shall follow their mutinous conduct. It is said that a report was made to the Colonel on his return to the regiment by Major Wilcox, now of the 3rd Hussars, at that time adjutant of the 5th Lancers, but if this report was made, Colonel Allenby took no steps to punish the men. He, too, condoned the mutiny.

Now, the punishment of mutiny is death, and of a mutinous regiment, service on a foreign station. The 5th Lancers remained comfortably at home.

THE SQUADRON PLACED UNDER CAPTAIN WILSON'S COMMAND.

But Colonel Allenby, if ignoring the regulations and his plain duty, was not altogether unmindful of the grievances of the men, and "A" Squadron was placed under the command of Captain Wilson, the officer who has now been compelled in the very prime of life to retire from the regiment with which he has served for twenty years, because he is not *persona grata* to Colonel Graham. Whilst Captain Wilson was in charge of the squadron it was admittedly brought up to a high state of perfection. Captain Wilson handled the squadron with tact and made it equal to the most efficient squadron in the 5th Lancers, also the best shooting unit in the whole of the Aldershot command on the annual musketry return. The men who had been driven to mutiny by Major Graham became willing and efficient troopers under Captain Wilson.

Can it be that Colonel Graham's good feeling towards Captain Wilson was affected by that officer's successful handling of the squadren with which Major Graham had failed?

Anyway, we give the facts. Think what they mean. Captain Wilson is in the prime of life, just over 40. He is a splendid soldier, the favourite of the regiment in which he has served throughout his professional career. His commanding officer is as much disliked by the men as Captain Wilson is liked. A mutinous squadron is made one of the most efficient in the Army by Captain Wilson. There is no suggestion that at any time Captain Wilson has been guilty of any sort of professional misconduct, yet because of personal feeling his commanding officer takes action that ruins his career. A confidential report was sent to the Army Council. Damaging statements were made about Captain Wilson, but the Captain was not shown this report before it was sent. The King's Regulations properly require that if a confidential report reflects upon the character of any officer, that officer shall be forthwith acquainted with it. This regulation was ignored by Colonel Graham. The King's Regulations also require that these confidential reports shall be sent through the General commanding in the district in which the officer is serving, and it might be assumed that even if the commanding officer was moved by personal dislike, the Major-General would be careful to act a judicial part. But in this case we find Major-General Scobell adding insult to injury. He knew little about Capt. Wilson and yet he allowed himself to write this minute:—

> "For the sake of the 5th Lancers, I trust he (Captain Wilson) will never rejoin. His patronymic is 'Flash Wilson,' which describes him very aptly."

AN UNJUST MINUTE.

A more cruel and unjust minute was never written by one soldier upon another. Major-General Scobell knew nothing to Captain Wilson's discredit, but because he happens to be known in the regiment as "Flash Wilson," a nickname given to him as a boy, and which clings to him, but is not intended in any sense to be derogatory, Major-General Scobell uses it in such a way that the Army Council, probably strangers to Captain Wilson, may suppose that it applies to a man so notorious for objectionable qualities that he is given a name that describes them. Who can be safe in the British Army if this sort of thing is allowed to continue? The officers of a regiment are absolutely at the mercy of the Colonel commanding. Regulations intended to protect them are ignored with impunity, and no service, however brilliant, no record, however clean, is sufficient to insure the officer against whom the Colonel commanding has taken a dislike.

And what is to be said of a system that permits squadrons to mutiny with impunity? What would be said and done in the German or the French, or any other civilised army if a squadron of cavalry were to "booh" at their commanding officer, get on their horses without asking any sort of leave, and be away all day, and be away another day in defiance of the express instructions of the colonel of the regiment? Would not the ringleaders be brought to summary trial and punished, if not by death, at least by expulsion from the Army, or some other very severe sentence? But in the British Army, and in the 5th Lancers, men have been allowed to mutiny with impunity, and the man who allowed it and whose conduct has now prejudicially affected not only Captain Wilson but four other officers of the regiment, still commands! A pretty spectacle for the rest of the Army!

What does Mr. Haldane say to it? We do not suppose he is acquainted with the facts. We commend them to him, and we ask him whether he thinks that Colonel Graham is a fit and proper person to command the 5th Lancers.

* * * * *

A PRECEDENT.

Now let us see how the authorities act when they know and do their duty. In the autumn of 1878 the 19th (Princess of Wales' Own) Hussars were, in the K Lines, Curragh Camp, when, dissatisfied for much the same reason as the men of the 5th Lancers, they broke away to the number of a couple of dozen from the adjutant's parade, and hid themselves in the furze round the camp. They were immediately followed up by Brevet Lieutenant-Colonel Cogill and the adjutant of the regiment, who induced them to return to the parade ground, when they were at once placed under arrest. Tried in the following November at the Royal Barracks in Dublin by General Court Martial four of them were sentenced to from 3 to 10 years' penal servitude and Lieutenant-Colonel Craigie, in command of the regiment, was retired.

[We think it right to say, since it may possibly save Captain Wilson some annoyance, that we are not indebted to him for any of the facts given in this article, or in the preceding one, headed "Why the British Army has a Shortage of 8,000 Officers." Captain Wilson is a stranger to us, and we have had no communication whatsoever with him.]

IRELAND AS SEEN BY THE "PALL MALL GAZETTE."

BY AN IRISHMAN.

Ireland suffers from many grievances. One of the very greatest is that afforded by the ignorant Cockney reporter who periodically visits the country to "write it up." As a rule he is a man who has never been farther than Margate, and when journeying from Holyhead to Dublin he imagines that he is travelling over a vast sea that separates England from the remotest part of a wild foreign country that has not been half discovered. Once in Ireland he lets himself go, and his despatches would put to shame those of certain travellers who have gone out where white men never before trod, and who therefore felt they had a right to write travellers' yarns fit to make the world gape!

One would have thought that in this year of grace the people of London knew sufficient of the Irish and Ireland to put the Fleet Street De Rougemont out of trade. It is time that it should be known that Ireland is civilised, that its men do not wear cut-away clothes and caubeens with clay pipes stuck in them; that the Irishman has not an upper lip that takes up a third of his face; that the people in the cities do not use peat as fuel, and that in the country every hedge is not lined with wild men with blunderbuses waiting for the passing of anybody resembling a landlord or a solicitor's clerk bent upon serving a writ. But the London reporter let loose upon Ireland thinks otherwise, and to justify his existence he writes to his paper the most extraordinary *pot-pourri* of extravagant lies.

When civilised Irish railway directors invited a number of English editors to be their guests in Ireland, it was hoped in the distressful country that the campaign of misrepresentation had come to an end. But not so. The *Pall Mall Gazette* has discovered, through the agency of an imaginative man, that Ireland is worse than Somaliland.

The *Pall Mall* has sent a special correspondent, or an "expert," or some other type of scout to Ireland to see how matters are going on. In the first article of his series the other day he wrote an amazing tangle of nonsense and libel, and the people of Dublin can only conclude that he is a chap who was sent over at his own expense, who for cheapness selected the lowest slum as a place of residence, and who never went outside that slum for his "impressions."

Here are some of those "impressions":—Dublin's streets are paved with cobble-stones and covered with mud. The streets are rag-fairs, where the wrecks of clothing are sold to old women with yellow necks and breasts at the rate of one penny and three-halfpence for a quilt! Dublin has no shops worthy of the name, and its port is deserted save by third-class tramp steamers. Then Trinity College, one of the finest and most famous universities in the world, comes under the pen of the itinerating ignoramus, who says that it has scarcely money enough to keep itself going, that the students who have "digs." are herded in something like prison cells, with furniture that would disgrace a navvy's home, and that the food supplied in commons is something like what one would get in a cheap lodging-house behind Bloomsbury. As for the professional classes, they are of more or less obscure birth, and indifferent education!

A more amazing or audacious nightmare of "piffle" never appeared in a public print. Many readers of JOHN BULL have been in Dublin and know that it is a city that is clean and has reason to be proud of its buildings and shops, many of which can vie with the best in London. They know that there are no cobble-stoned streets in the city, and that mud is conspicuous by its absence. They will be with the Dublin citizens in wondering where the rag fairs are held where the old women buy quilts for a penny or three-halfpence, and assuming that such rag-fairs are held, they will wonder where the smell of peat-smoke came from. Probably the London "special" believes that Dublin is situated in the Bog of Allan, where the peat is burned. As for the port, which is declared to be the resort only of third-class steam tramps, it is the home of half-a-dozen lines of passenger steamers that are among the finest in the Channel; and surely the world knows to-day that the professional classes of Ireland are famous both at home and abroad. Trinity College has turned out many of the most famous men in the modern history of the world, has very abundant funds, and the students live in rooms furnished by themselves according to taste, and eat food in commons that is equal to the best served in London hotels.

THE "OPEN DOOR" TO THE CIVIL SERVICE.—II.

THE PRIVATE SECRETARY.

The last annual report of the Independent Labour Party contained a clause to the effect that "it is as necessary to democratise our public departments as it is our Statute Book, it being found that the Civil Service is more than ever in the hands of the upper classes."

Having shown how the Civil Service is recruited, we now propose to disclose the system adopted in filling the higher posts, and to give some idea of the price paid by the country for the privilege of securing what the Ridley Commission term "young men of more liberal education."

The reader may frequently notice in his daily paper an announcement that the Secretary of State for ——— has appointed Mr. B. to be his private secretary. Now, if the Labour Party are really desirous of manning the Civil Service with the most capable persons, and placing promotion to its more important posts on a really sound, business-like footing, securing that only the fittest men shall fill those posts, their first step is to obtain the abolition of the pernicious, expensive, and useless system of private secretaryships. Pernicious because it opens the door to jobbery and favouritism; useless and expensive because it entails the payment of two salaries to one man for one duty.

One of the present Commissioners of Public Works in Ireland entered the War Office as a Class I. clerk in 1895, when about 23 years of age. The connection between the duties of a War Office clerk and those of a member of the Board of Public Works is not clear to the lay mind, but it is a significant fact that at the time of his appointment to the latter post, the Chief Secretary for Ireland was Mr. George Wyndham, who was previously Under Secretary for War. At that time our Commissioner friend, whose salary as such is £1,200 per annum, was his private secretary.

The gentleman who acted as private secretary to Lord (then Sir Alfred) Milner at the Inland Revenue Department afterwards became Colonial Secretary to the Transvaal Government at a salary of £3,000 per annum. He entered the Imperial Civil Service in 1894, as did a gentleman who attained the dignity of a chief clerk at the Colonial Office, with £600 to £800 per annum, before he had completed *four years' total service*, part of which time was spent as private secretary to Mr. Chamberlain.

The Financial Secretary to the India Council succeeded to that post, with its accompanying salary of £1,200 a year, before he had served ten years, having in the meantime been a private secretary, and later a principal clerk; while the Director of Navy Victualling, who also receives £1,200 a year, took even less time to emerge from the chrysalis stage of private secretary to his present glory. Many other similar instances might be given had we the space.

The Private Secretary is invariably a clerk of the Upper Division, Class I., who is relieved of general clerical duty in order that he may devote his whole attention to the official and semi-private correspondence of his chief, and interview less important callers. No doubt such a functionary is very necessary, but why pay him twice over merely for performing one part of the routine of the office?

His salary, as we have seen, is on entrance to the service £200 per annum, rising by annual increments of £20 to £500, and yet he receives in addition to that an extra allowance varying from £50 to £300 per annum, according to the rank of his immediate chief. Here is the tariff:—

Deputy Chairman Asst. Under-Secretary of State Junior Lord	£50 per ann.
Chairman Under-Secretary of State Parliamentary Secretary	£100 per ann.
Parliamentary Heads of Departments when not in the Cabinet Senior Lords	£150 per ann.
Members of Cabinet (who have also Assistant Private Secretaries at £150)	£300 per ann.

Not less than £10,000 a year is spent in these allowances to young men who come straight from the 'Varsities to their posts, which they regard first and foremost as stepping stones to higher things. Is this fact known to the public?

[*The newly-appointed King's Remembrancer for Ireland entered the Treasury in January, 1895, as a Class I. Clerk. He was Private Secretary to Sir Francis Mowatt from 1901 to 1903, when he became a Chief Clerk at a salary of £700 rising to £900 per annum. He is now 36 years of age, and succeeds to a post carrying with it £1,200 a year.*]

AMONG THE LAWYERS.

DEBT AND SUICIDE.

Some days ago Edward James Keyte committed suicide in front of the Mansion House. He was being conducted to Brixton Prison on a commitment warrant for a debt of £2 16s. As he and Sergeant Cull, who held him by the wrist, were crossing the road, Keyte broke away from custody, and, according to the evidence of three witnesses, deliberately placed his neck under the wheel of an omnibus, which passed over him and killed him instantly. The inquest was held by Dr. Waldo at the City Coroner's Court, and a conversation that passed between the Coroner and Sergeant Cull deserves to be remembered. "So it is possible," Dr. Waldo asked, "in these days to be imprisoned for debt?" The reply of the sergeant was that in three years he had executed 784 warrants. Sergeant Cull, we should say, is the warrant officer for Tottenham Police Court, and of course his arrests are a mere fraction of the number of arrests for debt made during the year in a country where imprisonment for debt is supposed to have been abolished nearly forty years ago.

INCOME TAX.

We print below a letter in which a correspondent complains that not being aware that it was necessary to formally demand the 3d. in the £ abatement, the Government have insisted upon his paying the 1s. in the £. It has always seemed to us that the provision in the Act of last year which compels payers of income tax to formally claim the reduction, and failing to do so requires them to pay the full 1s., is among the meanest tricks to which a British statesman ever stooped. Presumably when the Chancellor of the Exchequer proposed to Parliament that a person having an income of less than £2,000 a year should not be required to pay more than 9d. in the £, he wished Parliament to understand that in his opinion, and in the opinion of his colleagues, this differentiation as between 9d. in the case of incomes under £2,000 and 1s. in the case of larger incomes was equitable. If equitable the relief should have been given. What was done? It was made a condition of relief that it should be given only if there was formal application for it before a particular date. Now the ordinary citizen, rightly or wrongly, does not carefully study Parliamentary debates and Acts of Parliament. What he knew in this case broadly was that there was to be a relief of 3d. in the £ to him as an income-tax payer. To make him send in a formal application for that relief and to refuse it to him unless such notice is sent, seems to us to be the sort of thing one might look for from an attorney of the disreputable type rather than from a statesman in the position of the Chancellor of the Exchequer. Here is the letter:—

"May I appeal to you to obtain for income-tax payers a more equitable administration of the law, as there must be many like myself, who are being called upon to pay at the 1s. rate instead of at 9d., the reason assigned being that no notice was received claiming to be charged at the lower rate?

"In my own case, although I omitted to give notice (being unaware the onus was upon me), the authorities must have been aware that I was liable for the 9d. rate only, and yet after correspondence, I am unable to obtain any satisfaction.

"I tendered the amount which is payable by me at the lower rate, but it has been returned.

"From facts recently come before me, the Government appear to be adopting a lenient attitude towards those who in the past have not been scrupulously honest, while in my case, I have always made an honest return, and yet the Government are endeavouring to extract 25 per cent. more than they should equitably claim."

LAWYERS AND THE GOVERNMENT.

For the first time for a century a lawyer is Prime Minister of England. We know of no other instance of a practising barrister—one who has won for himself a commanding position at the Bar—who has held this the highest post to which a citizen can aspire. Several lawyers have been at the head of the Home Office—among others, Walpole, Matthews, Ridley—but none of them held a commanding position at the Bar. On the other hand Mr. Asquith had won for himself a position which would have made it quite appropriate for him to have been appointed Attorney-General, or even Lord Chancellor. Mr. Asquith stands alone again in having gone back to the Bar after holding a Secretaryship of State. Not only is the present Prime Minister a very distinguished lawyer, another member of the Cabinet, Mr. Haldane, held a position at the Bar at the time of the formation of the late administration which would have made his nomination as Lord Chancellor a very proper one. We can recall no other administration of which it could be said that two of its members, in addition to the actual occupant of the woolsack, were highly competent to fill the position of Lord Chancellor. From the mere money point of view, Mr. Asquith has of course sacrificed much by turning from the Law to politics. At the Bar he was earning from £10,000 to £15,000 a year—as Prime Minister he gets only £5,000, and he can hardly go back to the Bar again when the swing of the pendulum puts his Party once more in opposition.

AMONG THE MUMMERS.

More about Agents: A Defence.

The question of dramatic and musical agents apparently interests a great number of my readers—and I am glad to see that it has begun at last to interest the London police. They laid by the heels last week a peculiarly wicked specimen—enabling a wise kadi to send him to prison for several months. Several readers have sent me cuttings from the Press with regard to this swindler, with marginal comments suggesting that "there are others." No doubt there are; and many of them. But——?

Variety Agents and the V.A.F.

I have received two communications from agents, one a music-hall agent, who asks me to "try and see fair play" between his class and the Variety Artistes' Federation, whom he accuses of wishing to "take the bread out of the mouths of an honest hard-working class" (meaning the music-hall agents), and another from a musical agent. As I do not gather that the Variety Artistes' Federation is proposing to do what the variety agent says it is trying to do, I shall not bother much about his communication. Wild rumours as to the "abolition of the agent" I know have appeared in various papers; but so far the V.A.F. has only appointed a committee, which wants the *bond fide* agents to meet it, with a view to a revision of the terms of agency and, presumably, with a view also to the suppression of the unholy frauds who call themselves agents and bring disrepute on what should be a useful and an honourable calling. I do not think the genuine agent, who works hard and honestly to "place" artistes with managers (and there must be *some* such) will ever be done away with—unless the lion of the music-hall capitalism decides to lie down with the lamb of music-hall labour and all bookings are arranged through a sort of clearing house, controlled jointly by artists and managers. This does not seem likely at present. But from what I hear there is certainly room for the revision of music-hall agency terms without injustice to anyone. Specific cases of unfair play I shall be glad to inquire into at any time; but music-hall agents like other people should beware of hysteria and clear their minds of cant. After all, it is the artiste who draws the public—not the agent or the manager.

Are Agents Swindled?

My musical agent is more detailed. He appeals to my experience "as a man of the world and a critic" (which is very nice of him) to say whether ninety-nine out of every hundred silly girls do not think they can sing. I fancy he understates the proportion; but let that pass. Someone, he says, must pay for the time the agent wastes on testing the duffers, and also for his failure to place singers who are not duffers—the supply of passable singers vastly exceeding the demand. "Just as the man

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EQUITABLE PLAN OF FURNISHING

INAUGURATED BY A FAMOUS WELL-KNOWN WEST-END HOUSE:

Sale of High-Class Furniture to be Encouraged.

BY H. C.

How often has the average reader of JOHN BULL dreamed of possessing a houseful of the treasures of furniture displayed in the windows and show-rooms of the best West End furnishers? How often has the wish been put aside on account of the old-established custom of cash down still in vogue in most of these establishments? First-class furnishers have hitherto rigidly adhered to the "strictly cash" system, or, at most, allowed only a secured short credit, on all their transactions. This had the effect of practically excluding the person of moderate means from indulging that higher taste in the furnishing of the home which is the most ardent desire of those who are seeking to better themselves and their surroundings.

A WRONG IDEA.

A very wrong idea attaches to the practice of acquiring furniture on the instalment system; in fact, many are prejudiced to the whole plan, and the reason is easily explained. It is no part of the writer's intention to condemn the business in furniture that has already been done on this system, but it is an admitted fact that most of the furniture so disposed of has been of the most shoddy description, ugly, lacking the very essentials of good artistic workmanship; in fact, simply manufactured with the one idea of making the most possible profit with the least possible outlay, such manufacturers having no thought for the morrow, or with little or no reputation to lose.

Thus the man of moderate means has either delayed his purchase until he had accumulated sufficient money, or given up the idea of ever possessing the best and most artistic furniture. Some, however, who *would* have good furniture, and the writer includes those who are prejudiced to the whole system of paying by instalments, have acquired furniture on the worst of all systems—borrowed money.

A SIMPLE PROPOSITION.

Now the whole question resolves itself into a very simple proposition: Is it not by far the better plan to go direct to a West End house, like Messrs. Wolfe and Hollander, 252-256, Tottenham Court Road, the well-known West End Furnishers, and acquire whatever furniture is required, paying by monthly instalments, covering one, two, or even three years? In this way, the purchaser saves exorbitant interest on borrowed money, and is actually paying for the furniture out of income, according to the means at his disposal.

THE PRINCIPLE OF SALES.

My readers will naturally ask how do Wolfe and Hollander recoup themselves for the outlay of such a system. First, then, it is hoped that the enormously increased sales which are confidently anticipated from the institution of this generous system will justify its adoption. There will be a charge of only 5 per cent. extra on all purchases on the instalment system over the actual cash prices charged in the past. These prices are always marked in plain figures on all goods exposed for sale in the windows and show-rooms of their gigantic warehouse in Tottenham Court Road. It should, however, be pointed out that this 5 per cent. is not 5 per cent. per annum, but a 5 per cent. addition on the actual cash purchase price; thus a purchaser who has bought £100 worth of furniture at cash prices would have had to pay only £105 on the instalment plan even if the instalments extended over a period of two or three years. A wholesome belief in the honesty of the buying public has been justified by past experience, and there is no reason to suppose that that experience will vary in the future.

A GIGANTIC UNDERTAKING.

It is needless to exaggerate the far-reaching effects that the action of Messrs. Wolfe and Hollander, in adopting the payment by instalment system, will have on the West End furnishing trade. This well-known firm have for long been pioneers in the trade, and it comes as no surprise that they should be the pioneers of the new system; indeed, it is the natural outcome of that enterprise and intimate knowledge of the public's requirements which has for many years enabled them to take the foremost place in the great centre of the furniture trade in Tottenham Court Road.

The fame of Messrs. Wolfe and Hollander as experts in furnishing extends to every part of the universe, beautiful specimens of their work are as familiar to the experienced travellers as the railways that carry them to their different destinations. In continental and British hotels, on luxurious steamships, in sumptuous mansions in town and country, in clubs and high-class restaurants—in fact, everywhere where high-class furniture is required, their artistic influence and exceptional taste is acknowledged and appreciated.

HOW THE SYSTEM WILL BE CONDUCTED.

Messrs. Wolfe and Hollander desire it to be widely known that although the easy payment system has been adopted by them in connection with their business, they must not be looked upon as an ordinary hire-furnishing establishment. This is only reasonable, seeing that the bulk of their business will still be conducted as formerly on the ordinary cash basis; in fact, the principals compute that even if their expectations as to the new system be realised, 80 per cent. of their business will still remain on the cash basis.

The 5 per cent. difference is purely nominal, and in no way looked upon as extra profit, which, indeed, it is not; their whole idea is to extend their usefulness and enable a large majority of those who were previously unable to obtain really high-class furniture to now do so. The bulk of their trade will be carried on as formerly, with the moneyed and influential class of customer to whom their goods appeal, and to whom the matter of payment is a secondary consideration when real satisfaction is offered, such as buyers can always expect who have dealings with Messrs. Wolfe and Hollander.

EXPERIENCED ADVICE.

Anyone desiring advice in the selection of artistic furniture cannot do better than communicate with Messrs. Wolfe and Hollander. A large staff of experts is always available, and a special representative is instructed to wait on such enquirers. This practice will also be extended to the easy payment department of their business. This is a distinct advantage, as in many cases greater satisfaction to the purchaser is assured by the help and experienced advice given by Messrs. Wolfe and Hollander, who, from their unique experience in the furnishing business, are able to advise intending purchasers on just the best and most profitable way of laying out the money at the disposal of the customer. It is a maxim of the firm that once a customer is made by Messrs. Wolfe and Hollander he or she is always a customer.

RESIDENTS IN THE PROVINCES

who have wished to deal with a first-class London furnishing firm have hitherto been compelled to pay a special visit to London for the purpose, the expense thereby entailed considerably adding to the cost of the purchase, and, in some cases, even preventing interested parties from taking advantage of their unique offer.

Messrs. Wolfe and Hollander have just completed, after many months of hard work and careful thought, the organisation of an elaborate system of provincial representation in the chief provincial centres.

There is, therefore, now no need for residents in the provinces wishing to deal with Messrs. Wolfe and Hollander to come to London unless they prefer to. All they have to do is to write to the headquarters of the firm, Nos. 252-256, Tottenham Court Road, London, or telegraph, "Wolfhol, London," or telephone 1850 Gerrard, or 14299 Central, stating that they require to make some purchases or wish advice on the selection of furniture, and within three hours of the receipt of the request one of Messrs. Wolfe and Hollander's skilled furniture experts will wait upon the enquirer, empowered to conclude any transaction that may be contemplated.

EVERY ATTENTION GUARANTEED.

Every attention is guaranteed to the provincial customer, no matter how small the transaction may be the same attention is extended. A purchaser of £20 worth will have the goods packed in Tottenham Court Road, and unpacked at the customer's own address, just the same as the £1,000 customer.

An invitation to visit the show-rooms is cordially extended. There is no undue pushing of sales, the visitor is courteously shown over the premises, and any information desired is willingly imparted; in fact, readers of JOHN BULL are strongly advised to find time to visit this really wonderful collection of artistic and useful furniture when in this district; such a visit would amply repay the time spent in these elegant show-rooms. If, however, such a visit be inconvenient, an interesting catalogue will be mailed on application, beautifully illustrated, and free of charge, fully describing this new departure in house furnishing. Readers should mention JOHN BULL when making such application, when communications will receive prompt attention.

who pays his tailor has to make up that tailor's bad debts," he says, "so the singer who can sing, and pay, has to make up for those who cannot sing and for those who cannot, or will not, pay. It may surprise many musical artists to know that agents are frequently swindled and that very often by artists. People come to one—generally ladies—and ask what it will cost to get 'introduced.' Say the sum arranged is £50—to cover the cost of hall, printing, advertising, etc. Perhaps £10 is paid down and the rest promised in instalments. When orders have been given for all these things, possibly the instalments do not materialise and the agent is left to foot the bill. If he threatens the law he is told that he is trying to blackmail, or is informed quite frankly that the artist, if a married woman, has no money and that her husband (whom she has kept in ignorance of her plans) will refuse to meet the demand; or, if single, that her brother (or someone else's brother) has induced her to cry off and, if pressed, to enter a plea of 'misrepresentation.' Not only do agents suffer from this sort of thing, but more than one concert has been carried through at an agent's loss when he found himself 'halfway in,' rather than disappoint assisting artists, annoy the Press who have noticed the fixture, and so on. Talk about blackmail! you would be surprised at the tricks to which unscrupulous women will resort to get out of paying money they have agreed to pay and that is due, legally and morally." I give this side of the matter willingly; the more willingly because I have been aware for some years past that foolish women have a rare knack of running up bills of all sorts without any prospect of paying them.

SHOULD ARTISTS PAY?

It will be noted that the agent just quoted refers to the time occupied by agents in sorting out the grain from the chaff; and this brings me to another letter from the pile—the only other I shall deal with now. It encloses a circular sent out by the "Concert Direction Ernest W. Gilchrist," of 19, Milner Street, Cadogan Square, which says:—

> Mr. ERNEST W. GILCHRIST has decided that owing to the very large number of applications from Artistes who wish to be heard or receive professional advice to arrange for a series of private auditions at 8, Moore Street, Cadogan Square, S.W. He will be assisted by Mr. REGINALD SOMERVILLE, the well-known composer, and late Musical Critic of the *St. James's Gazette* and *Sunday Sun*. *The fee for each audition will be One Guinea, payable in advance,* when appointment is made. If the Artist proves satisfactory this audition fee guarantees a place on Mr. Ernest W. Gilchrist's books, but he *cannot undertake to recommend* any Artist he has not personally heard.

THE POINT OF VIEW.

It all depends! As my readers know, I hold no brief for the too artful agent; but neither do I for the too fly or too silly artist. Even the agent is worthy of his hire, if he be an agent at all; and I do not see why he should be asked to waste his days in hearing gratuitously ambitious but possibly incapable persons sing to him. I am unaware of anything to Mr. Gilchrist's discredit; and it seems to me quite a reasonable business precaution on his part to charge all aspirants who insist on singing to him a fine of one guinea per head for doing so. If I were an agent I should probably charge more. Those who do not want to pay it need not do so; Mr. Gilchrist cannot compel them to go and sing to him or anyone else. True, this advance fee handicaps the musical talent that is poor of pocket in comparison with the musical talent that is fat o' purse. But that is the way of the world as we find it. Mr. Gilchrist is not a philanthropist; and he has rent to pay. He is not the only institution whose acquaintance is more pleasantly cultivated on a substantial balance at the bank. The whole question seems to be: Is it worth a guinea to the artist to have Mr. Gilchrist's opinion and his possible assistance? That is a problem that every artist must wrestle with in person. I cannot undertake to advise upon it. The remedy for most of the blighted hopes now running riot in the musical circles of this country will be found chiefly in the return of two-thirds of the so-called artists to the kitchens and type-writing machines which they ought never to have deserted. P.

SIR HENRY CAMPBELL-BANNERMAN.

Bring fairest flowers—
Daffodils of gold, and lilies, marble-white—
Emblems of fragrant memory.
A noble life, unmarred by deepened stain.
Kind, to the point of wavering.
His just rebukes were masked with gentleness.
Brave! Following Duty's call
Through saddened days. Working undauntingly
In sunshine and in shade.
He needs no monument. He lives in countless hearts.
Remembered—loved—revered,
Not as a Statesman with a giant's strength,
But one whose heart and mind
Struggled to high ideals!
He rests from heavy tasks.
Uncover, fellow countrymen,
For there has passed a Man.

GEORGE S. ASTINS.

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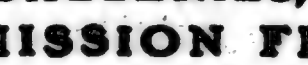

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JOHN BULL.

"THE THRONE"
AND COUNTRY.
The High-Class Illustrated Sixpenny Weekly.
MAY 5th, 1908.

EVERYTHING TOPICAL IN SOCIETY AND DRAMA PROFUSELY ILLUSTRATED.
WHY THE PRINCE OF WALES ABOLISHED ACADEMY SPEECHES.

OFFICES—
161A, STRAND, W.C.

THE HURLY BURLY.

By THEODORE DAHLE.

ABOUT THEATRES, LADIES, HATS, AND HAIR.

Mr. Robert Courtneidge, who has commenced a season at the Queen's Theatre, London, raises the great feminine hat question in a new way. He has had printed on his tickets the brave if startling announcement that "Ladies are kindly requested to note that this ticket is sold on condition that they will remove their hats or bonnets during the performance." This is draconic, and I hope it will be effectual. For years my most polite and considerate sex have been scorned and flouted by ladies who insist on wearing their hats at the theatre. Other managers have exhorted them to be considerate of our feelings and thoughtful for our pleasure. It has been pointed out to them by the editors of all the morning, evening, and weekly papers that man, insignificant as he is in the scale of creation, is entitled equally with themselves to a view of the stage when he has paid for a seat. All to no purpose.

I do not know what would happen if men were similarly tenacious of their chapeaux in theatres. Well, I do, for there was once an incident. "Excuse me, madame," said a man with a seat behind a pyramidal matinée hat, "but unless you remove your hat I shall not be able to see anything." The answer was a stony stare. "Madame," persisted the man, "unless you remove your hat something unpleasant will happen." Still the lady ignored him, and the man at once put on his own shining topper. Then there was a rumpus. "Take off that hat!" "Take off that hat!" people shouted from behind, and the lady, believing that the general demand was addressed personally to her, removed her hat. "Thank you for your kind consideration, madame," said the man.

I do not desire to make myself unpopular among the petticoats, and therefore I wish it to be understood that I am an admirer of the noble millinery, and have been known to pay for it. But I should not be candid if I did not point out that we men do not pay for entry to a theatre in order to see women's hats; we go to see how they do their hair. The crowning glory of a woman is her hair, and so long as we are able to study the artistry of the coiffure, and count the hairpins, we are happy. But when we find the latest-out in feathers and other trimmings bobbing about our line of sight like a bluebottle on a window pane, the profanity of our silence is awful.

A beautiful hat is poetry, so touching that I sometimes almost feel moved to shed tears for the man who has paid the bill. I admire it in the street, tram, train, or 'bus. I adore it at garden parties or afternoon tea. I am proud to pay deference to it in shop window and treat it with all reverence in church; but when I pay five shillings for a theatre ticket, and drop into a seat to find that it does not give me an uninterrupted view of a lady's hair—does not give me, in fact, a view of anything except the roof—then I wish to say with all the emphasis of which I am capable that I don't get value for my money.

In general, the sublime unselfishness of woman is one of the most glorious heritages of the race, and it only needed Mr. Courtneidge to point out to them by printed notice that if they didn't undertake to doff their hats when they got inside his theatre he wouldn't sell them a ticket, to secure their graceful recognition of the elementary rights of man. At the Queen's Theatre it will be unnecessary even to ask them to permit us men to perceive their golden, nut-brown, or raven locks in all their lavish loveliness. They will move into their seats, make a few passes, take off their headgear with graceful abandon, and either fix it in front of them with a hat pin, hang it up on the floor, or nurse it affectionately for three mortal hours lest somebody should fall over it as he goes out to buy cloves during the intervals, for the assuagement of his hunger.

I do not doubt that if other theatre managers throughout the country would use their arts of persuasion with the convincing geniality of Mr. Courtneidge the whole vast feminine population who adore the drama would display a similarly unselfish willingness to permit a more widespread, a more comprehensive, and, if I may so say, a more intimate survey of their incomparable tresses. There is no such beauty in the back view of serried rows of men who either need hair-restorers or have vainly tried all there are on the market; and I therefore suggest that in the absence of a general application of the persuasive methods of Mr. Courtneidge, every man who enters a theatre should sit in his hat, and that if he hasn't one high enough or big enough he should borrow the one his father got married in. If everybody wore hats in theatres nobody would want to wear one. If they did, the County Council, or the Watch Committee, or some other philanthropic body, would certainly arise with a regulation for the suppression of the lot.

I have heard ladies wearing vast hats assert that for the purposes of a visit to the theatre they always choose the smallest creation in the hat box, and this may be true. But though a woman may know the length of a yard of tape or the weight of a pound of pie meat, the one who knows the height and circumference of her own hat is not yet born, and probably never will be. Happily one London manager has a truer knowledge of superficies.

A MATRON of the Y.W.C.A. HOME

Neuritis, Lassitude, Neuralgia—

Almost everyone has known that feeling of relief and thankfulness when they have found someone who could be '*depended upon*' without doubt or disappointment, whose word can be accepted unquestionably—well that is what the writers of these letters are, men and women who are to be '*depended upon.*' A wide and practical experience makes such statements, for instance, as those of Miss Morris, who is matron of a Young Women's Christian Association Home, worthy of the closest attention, for, knowing how greatly girls and young women workers suffer from Neuritis (nervous exhaustion), she positively affirms that Phosferine may be absolutely '*depended upon*' to speedily dispel the disorder, and restore the flagging health.

Quite Gone.

Miss I. M. Morris, Matron, Y.W.C.A. Home, 2, Poplar Walk, Croydon, writes:—"There is nothing in my estimation approaches Phosferine as an unfailing restorer of flagging health. In my experience I have found it so great a help that I cannot tell you half the good it has done, nor the number of young lives it has brightened, that had previously been subject to these terrible nerve complaints—Neuritis and Neurasthenia. The personal benefit I obtained from its use in these distressing affections was surprising, and now I always have a 4/6 bottle handy, as amongst so many hard working girls (our boarders being mostly clerks and teachers) it is a boon to know of something that will quickly restore vitality and give back to the pain-racked workers renewed energy and efficiency, which is so essential to their success in business life. In cases of Neuralgia and Nervous Breakdown I have found it equally useful, and in my opinion it stands unrivalled as a reliable restorative."—January 30, 1908.

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Bottles, 1/1½, 2/9, and 4/6. Sold by all Chemists, Stores, &c.
The 2/9 size contains nearly four times the 1/1½ size.

OPEN LETTERS AND POST-CARDS.

To Miss May, Weather Office, London.

My Merrie Miss,—Have just got rid of April, and shall be greatly obliged if you will endeavour to improve on the services rendered by your predecessor, who was about the chilliest and tearfulest maid I have known for a long time. You are known to the poets and others as Merrie May, so come with your sunshine and your smiles, your laughter and your song, and let's have a good time together. Assuring you of my love if you deserve it.

John Bull.

To the Right Rev. John Sheepshanks, B.D., The Palace, Norwich.

My Lord Bishop,—One of your Archdeacons—I do not know which, for there are four, and with their usual looseness the papers say "the" Archdeacon—has issued an appeal for subscriptions for the defence of the Rev. Canon Thompson, vicar of Eaton-next-Norwich, in the action brought against him in the Court of Arches for his refusal to receive at the Communion table a parishioner who had married his deceased wife's sister. As I do not know whether your lordship has given this appeal your episcopal benediction, I shall be glad to have your views on the matter, so that those who in the diocese of Norwich look to you for guidance in acts of ecclesiastical philanthropy may have a light for their feet and a lamp for their path.

It is not my purpose or my intention to prejudge the decision of so august a tribunal as the Court of Arches, but I take leave to draw your lordship's attention to the fact that marriage with a deceased wife's sister is as legal as marriage with a deceased cousin's brother, or with the son of the daughter of the man who lives next door to his sister's niece.

Furthermore and likewise, the rubric commands that if any of those who seek the Communion be an open and notorious evil liver, or have done any wrong to his neighbours by word or deed, so that the congregation be thereby offended, the curate having knowledge thereof shall call him and advertise him that in anywise he presume not to come to the Lord's table until he have openly declared himself to have truly repented and amended his former naughty life, that the congregation may thereby be satisfied which before were offended. Now, my lord bishop, I put it to you whether a man married to his deceased wife's sister according to the statute in that behalf made and provided, is an open and notorious evil liver, whether he has done wrong by word or deed to his neighbours, and whether his conduct is naughty enough to debar him from the Communion table?

I have no doubt your lordship will say that this is precisely the point to be discussed by the Church lawyers who will appear before the Court of Arches. If that be so, I take leave to say I am sorry that I am not the judge. I am not at all sure whether a clergyman refusing to administer the Holy Communion to a man on the ground that he who has married his deceased wife's sister is an open and notorious evil liver is not liable in damages for slander. Anyhow, if he isn't, he ought to be, and he would be if I were one of the jury sworn to deliver a true and righteous verdict in the case. I await with interest the expression of your lordship's views.

John Bull.

To the Right Hon. A. J. Balfour, M.P., Whittinghame, Prestonkirk, N.B.

Beloved Arthur,—Sorry to hear that you have got it again. Don't know how it is, but when influenza is about you always do seem to get it, and get it badly. However, cheer up. You've always pulled through before, and will pull through again. The members of the House miss your feet from the Table and your long legs from the front Opposition Bench. When taking notes with your knees jammed up on a level with your chin you are one of the sights of London. You puzzle us all, but we cannot help liking you, and we shall all be glad to see you back in your place. From time to time there is much criticism of your leadership by your party; but you are easily first in the procession, and I don't know what they would do without you. Hope to hear a better report from the doctors soon.

John Bull.

To Captain W. Faber, M.P.

Dear Cap.,—I note that you have been opening a church bazaar at Andover in aid of the building fund of Charlton Church, and that one stall consisted of a stack of nice new bricks offered at a shilling each, purchasers having the option of attaching a name label to the same on the assurance that said bricks would be used in building operations. The next bazaar you open you might suggest to the vicar that he should sell shillings' worth of mortar with name labels attached on the assurance that it would be used to stick the bricks together, and a stall might be open for the sale of putty and plaster on similar conditions.

The brick idea is brilliant, anyhow. If the names and addresses of purchasers were moulded on the clay before baking, and so used in building churches that the endorsement could be seen of the passer-by, there would probably be a large addition to church building funds throughout the land. "John Jones, Esq., Greengrocer, 16, High Street, Andover, his brick," is the sort of thing I mean. This would not only be good for trade but good for religion. Pray bring the suggestion before the House of Laymen at the next Church Conference.

John Bull.

To Mrs. W. D. Humphreys, Bournemouth.

My Dear Rita,—I see that a jury in the King's Bench have solved the thrilling question, "May an editor edit?" in your favour by awarding you damages against a Scotsman who dared to alter without leave one of your imperishable novels. On the whole, therefore, it seems rather a good thing for the theatrical managers that Shakespeare is not living, or he would be after their purses.

Nothing being said to the contrary, when a novelist sells a novel, he sells as novelled; and if some editor starts cutting out chunks of vivid literature here, and adds chunks of his own monumental thought there, and swops and changes, and re-christens the characters till a poor author does not know which is which, or who is who, he must pay for the luxury. If an editor does not approve of the goods as manufactured, he should not buy them; it is like buying sugar from Smith, mixing it with sand from James, and retailing it as Smith's Special Brown.

I am appalled at the thought of the fate which would have awaited our greatest authors if the decision had gone against you. Some editor or other might even have ventured to alter a word or two in one of the immortal works of Shaw. Pshaw!

John Bull.

To Mrs. Asquith, Cavendish Square, London.

Dear Mrs. Asquith,—I don't know how you'll find 10, Downing Street as a family dwelling. I hope you'll like it better than the house next door, which you kindly handed over to Mr. Gladstone, who thus lives in the house where he was born while his father was keeping the national cash-box.

Everybody knows that 10, Downing Street, though the most important house in the world, is not far from being the meanest and the dingiest. If it were carted into, say, Battersea, probably Mrs. Burns might offer £50 a year for it. But you can get her opinion on that point when you show her over. Certainly the Empire on which the sun never sets isn't lavish of architecture and room in the matter of official residences, is it? But you have to look at No. 10 as a bit of history. War and peace have been made there many times, as well as many great social and political changes in the fabric of our commonwealth. It has been the home of great Prime Ministers; and if that Council room with Corinthian pillars and its walls lined with books could speak, it would tell you of all sorts of rows and rejoicings in the Cabinets, from Pitt to Balfour.

Well, you are its mistress now, and I'm sure I hope you'll have a good time in it, and be happy in your husband's power. It is a grand thing to be the wife of the first Minister of the Crown—the wife of a man who is really more powerful than the King. And they say you are so proud of it that you are going to revive the old days of the social and political Salon, and gather around you all the most brilliant men and all the most beautiful women of the time. Please let Mrs. Bull and me have our cards early. We are much in request just now.

I hope that you and your brilliant husband will have many prosperous and happy and useful years before you. You must help him to become not only a great, but a trusted and popular Minister. That is your part, and what a fine part for a gifted woman it is!

John Bull.

ASQUITH: "I'm afraid *you* must take him in hand, George."

IN THE CITY.

THE THREATENED SLUMP IN DIAMONDS.

Considerable uneasiness prevails concerning the outlook for the diamond-mining industry. The slump in De Beers accurately reflects the loss of confidence in a venture whose name has always been synonymous with prosperity, a venture whose rulers, since Mr. Cecil Rhodes consummated his huge scheme of amalgamation, have manipulated the diamond market at their pleasure. They have made fabulous profits by restricting the output of diamonds to the absorbing power of the markets of Europe and America. The mines under the control of the De Beers Company could produce stones to the value at normal prices of £25,000,000 or £30,000,000 per annum, and still count upon a long life reckoning from the present year of grace. The production, however, is wisely maintained at about £5,000,000 per annum so as to preserve a steady balance between supply and demand.

Now, the De Beers executive have consistently flouted the idea of serious competition. But they were rudely awakened by the discovery and development of the Wesselton mine, which, after many contradictions and evasions, they purchased for a considerable sum. That bargain concluded, the suggestion of further formidable rivalry was again brushed aside as being beneath contempt. Had not the prospector scoured Cape Colony in vain for newand profitable sources of supply? Were not the possibilities of the Orange River Colony known? Rhodesia might or might not be a competitor in the distant future. And as for the Transvaal there was no need for serious consideration, since geologists had pronounced it to be a country in which rich deposits of "blue-ground" were not likely to exist. These geologists, as results have shown, were wrong. For it is close to Pretoria that the Premier mine has its location, and the Premier is a big thorn in the side of De Beers. With this new Richmond in the field a temporary working arrangement was entered into. But the time-limit of its duration was reached at the end of March last. The Premier authorities, it is understood, are opposed to measures of a permanently co-operative character. It may even be that they desire to maintain complete independence. From the view-point of De Beers this cannot be. The difficulty so far as they are concerned can only be solved by the purchase—lock, stock and barrel—of their Transvaal rival. There is no escape from this course, since the monopoly is wiped out, and can only be revived by ending or mending the Premier opposition. The directors of De Beers cannot sit complacently with the danger of being undersold hanging, like a sword of Damocles, over their heads.

The market price to-day rests as it has rested for years on an artificial foundation. Can it be maintained indefinitely? It is very doubtful. The finding of new mines equal in productive capabilities to the Premier or the Wesselton is quite on the cards.

The directors of De Beers do not attempt to disguise the fact. Although the Company last year made a substantial profit, the dividend on the deferred shares was passed. The reason for this course was officially stated to be the reduced demand for diamonds. But reading between the lines it is more probable that the amount available for distribution and withheld has been ear-marked for or towards the purchase of the Premier mine.

Various rumours are in the air. Strong representations have been made to the De Beers and Premier companies on the subject of further limiting production. Against such a proposal the heads of both concerns set their faces. To the additional request that the sale of raw diamonds be temporarily suspended, they are equally sure to turn a deaf ear. And then? Well, it may be the signal for lower values. Why, it may be asked, do the companies concerned refuse to meet their customers? Apparently because in spite of the attenuated retail trade in diamonds, the best class of stone retains its value. That is to say, there has been no marking down of the retail price. But the diamond is not so readily saleable. You can buy at the quoted figure, but you have to be content with a much less price if you desire to sell.

THE CITY AND WESTMINSTER EXCHANGE, LIMITED.—Stock and Share Dealers, Queen Anne's Chambers, Westminster, S.W. No Commission. Loss Limited. Profit Unlimited. All payments made directly bargain closed. Write at once for pamphlet, which will be sent post free on mentioning this paper. Telepl — Westminster, 1765 Gerrard. Telegraphic address, "Stockwork, ..."

"THE TIMES," LTD.

In our last issue we were able to give some particulars of the capitalists who have come to the aid of *The Times* in its financial stress. Since then *The Times* Publishing Co., Ltd., has been registered at Somerset House with a capital of £750,000 in 320,000 First Preference, 150,000 Second, and 280,000 Ordinary shares of £1 each. The First Preference shares carry a fixed cumulative preferential dividend at the rate of 5 per cent. per annum on the capital paid up, and the right of 5 per cent. of the surplus profits remaining in any year after payment of the fixed dividends on the First and Second Preference shares, and providing for Reserve Fund. The Second Preference shares confer the right to a fixed cumulative preferential dividend at the rate of 7 per cent. per annum on the capital paid up. Their holders will have rights of attending and voting at general meetings similar to those of the First Preference shareholders, and in winding up the Second Preference shares rank next to the First Preference shares for repayment of capital. Before payment of any dividend on the ordinary shares in any year there is to be carried to Reserve Fund "out of the profits of such year remaining after payment of the fixed dividends on the First and Second Preference shares the sum of at least £10,000, until such Reserve Fund amounts to £100,000, at which figure it shall be maintained."

The memorandum of association contains a clause that:

> "It shall be a fundamental principle of the Company that the efficiency, reputation, and character of *The Times* newspaper shall, as far as possible, be maintained at the present high standard, and that on all existing political questions the independent attitude of the paper shall be maintained as heretofore."

Mr. Moberly Bell is the nominal vendor and will be managing director of the new company. The number of directors is not to be less than five, nor more than nine, and Mr. Arthur Walter is to be Chairman for life or during his pleasure,

> "And there shall at all times if possible be a member (and preferably the head) of the Walter family on the Board. So long as any member of such family is on the Board he shall be Chairman, and as between two or more members of that family, preference shall be given to the one who is head of the family, or nearest to that position."

The Chairman is to receive £1,000 per annum, the remuneration of the managing and other directors being fixed by the Board.

THE BIRKBECK BANK.

The Secretary of this well-known Institution writes to us with reference to an answer to "J. L. V.," in which we jocularly said that our correspondent "would have to pay for the cheque book." The phrase was loosely worded, and the Secretary of the Bank points out that it makes no charge for cheque books beyond the stamps, and no charge whatever for keeping the account. What we had in mind was the 1d. stamp on each cheque, but the paragraph might be read to mean that the Bank made a charge over and above the 1d., which would of course be erroneous. The Secretary also reminds us that on drawing accounts the Bank allows 2 per cent. interest on the monthly balance when it does not fall below £100. The rate of interest for deposit accounts is 2½ per cent. As our readers know, in our opinion the Birkbeck Bank is in every way an excellently managed institution.

BRITISH BANK OF COMMERCE.

The British Bank of Commerce writes to us to say that with reference to the advertisement of French and Belgian Government and Municipality Premium Bonds which appeared in John Bull, in view of the statement made by the Postmaster-General in the House of Commons on April 29th, the Bank has stopped all advertisements and dealings with these securities with fresh clients, and they undertake "to buy back against cash up to May 20th, 1908, all Bonds sold by them at the original price charged."

We have received a letter from a correspondent who gives his name, and, as *nom de plume*, "One of the Staff." He omits to send his address. We shall be much obliged if he will send it in confidence.

NEW ISSUE.

Subscriptions are invited for 44,000 5 per cent. cumulative preference shares of £5 each in Harrod's Stores, Ltd., at the price of £5 17s. 6d. per share. The company, the pros-

pectus states, was formed in 1889, and the profits for the first thirteen months were at the rate of £12,479 per annum, since which time the trading has shown rapid and uninterrupted progress, the profits earned having steadily risen from £87,012 in 1901 to £172,837 in 1908. The amount required to pay the dividend on the whole of the preference shares including the present issue, is £25,000 per annum. The company's net profit for the year to January 31st last, after payment of debenture interest, was sufficient to pay this amount nearly seven times over. The reserve fund of the company now stands at £641,505, to which will be added the premium on the present issue, less expenses. The proceeds of this issue will be applied partly in replacing sums already expended by the company on capital account, partly in the repayment of loan to the company's bankers, and the balance will be available for the existing and prospective requirements of the company's continually growing business and for additional working capital. The lists open to-day. No doubt the company has had a highly prosperous career, but the premium put upon these new shares seems to us to make them somewhat uninviting. We should have thought that the cost of the extensions for which the money obtained by the present issue is mostly to be used could have been arranged out of the enormous present reserve.

FINANCIAL ENQUIRIES.

LIST OF INVESTMENTS.—W. Z. (Birmingham).—Nos. 1, 2 and 3 represent good investments. The others not.

INTERNATIONAL SECURITIES CORPORATION.—CREDULOUS (Birmingham).—The International Securities Syndicate was a concern which we criticised severely, but the International Securities Corporation has satisfied us that it delivers the bonds it sells to the public. SENTINEL (Hull).—Ditto. J. M. (Leith).—Write to them once more, and let us know the result. B. R. R. H. (Merthyr).—We gather from the letters you send us that the corporation admit their mistake, and agree that the bonds have now been fully paid for. You will no doubt get delivery shortly. If you do not, write to the corporation again asking them to explain the delay, and let us know what answer they send you. J. C. (Festiniog).—The fact that you have bought a Congo Bond through the corporation does not make you a shareholder or liable in any way for the obligations of the company. J. S. (Dublin).—Write again, and let us know the result. B. L. (Shepherd's Bush).—You write to us as if it is for us to arrange your dispute with this company. If you cannot get your bonds, and they will not return your money, you have your remedy. BE KLAU (Birmingham).—The answer is in the negative.

GREAT HAMBURG LOTTERY.—W. H. L. (Eccleston Square).—Have nothing to do with it.

TEALE AND COMPANY.—B. AND S. (London).—The fire would be the place for the circulars of these people.

NATIONAL GLASS INSURANCE COMPANY, LIMITED.—E. C. T. (Old Kent Road).—We should forfeit the deposit.

SAFE INVESTMENT.—A. B. P. (Lower Edmonton).—We do not care to take the responsibility of advising you to remove your £150 from the Post Office Savings Bank in order to put it elsewhere for the sake of a little more interest. H. J. C. (South Hackney).—We do not think you would run any risk. E. B. (Leicester).—We do not advise the transaction to which you refer. If, as you say, "you are a poor working woman," you would be most foolish to go in for it, and we strongly advise you to keep any surplus monies you may have in the Savings Bank. We return the document you sent us, under cover. W. B. (Withington).—Bass and Co.'s Mortgage Debentures return over 4 per cent., and can hardly be bettered. The list you give is a fairly good one—good enough to hold if you have already purchased. CONSTANT READER OF "JOHN BULL" (Glasgow).—We advise you not to deal with any of these people. TED (Greenock).—We never recommend deposits with people who offer 10 per cent

FELTHAM'S BANK.—CURIOUS (Walthamstow).—The statement to which you direct our attention is correct. QUAKER (Dover).—It is a comparatively new institution, which claims to offer exceptional advantages to those who deal with it. It is respectably conducted.

TWO MINING SHARES.—T. J. (Knightsbridge).—We should not buy No. 1, and we should sell No. 2.

UNITED FRIENDLY INSURANCE COMPANY.—SALVAGE.—We are obliged to you for the information you send us pointing out the discrepancy between the statements of the canvassers and the conditions as stated on the policy.

INDUSTRIAL SHARES.—INVESTING (Hackney).—Weldon's Preference represent an excellent security, and at their present price would yield you about 5½. You should instruct a broker if you wish to buy.

INTERNATIONAL VENDORS' SYNDICATE.—DUNEDIN (Gateshead).—We do not advise the investment.

HENDERSON'S TRANSVAAL ESTATES.—W. L. (Belfast).—On the whole, we think it would be advisable to do so.

PREMIUM BONDS.—J. S. (Arbroath).—There is not much to choose between them. Do not buy from the people you name, who would charge you much more than the market price. H. J. S. (Walthamstow).—The answer to your first two questions is in the negative, and to the third, that you should keep the money in the Post Office Savings Bank, and not lose it, as you certainly would do, if you speculated on the Stock Exchange. J. W. T. (Ilford).—(1) Your objection to buy bonds at a premium, since they may be drawn at par shortly after the holder has purchased, is sound, and we should advise, in respect to the City of Paris Bonds you ask us about, the purchase of 1892 or 1869 Bonds, the price for the former being £15, and for the latter £17, both standing below par, whereas the Bonds of 1865, 1871 and 1875 are above par. The number of bonds redeemed at par at each drawing is fixed by the plan printed on the back of the bond. The 1892 issue have 820 bonds drawn this year at par at each drawing, and the 1869 1,220. This number greatly increases year by year, until the whole loan is finally redeemed. (2) The most trustworthy paper for seeing the results of these drawings is the "Belgian Bi-Monthly Moniteur," the Paris papers being very unreliable and badly printed. (3) There are certain foreign bankers who watch drawings for their customers, and advise them when bonds are drawn. In the event of a drawn bond being overlooked, the next coupon would be returned when presented for payment. (4) You can buy from the London and Paris Exchange or from Messrs. N. Keizer and Co., 29, Threadneedle Street, E.C. (5) Although the interest on these securities is small, the capital is absolutely safe, besides which there is always a chance of a premium. (6) There are no pitfalls about them, providing one buys them from a trustworthy firm. The outside brokers who advertise so largely charge much beyond the market rate. W. T. (Leicester).—The foreign outside brokers you name deliver bonds bought of them, but charge considerably over the market price. M. P. C. (Dublin).—See previous answer.

SOVEREIGN SICKNESS AND ACCIDENT GUARANTEE CORPORATION.—E. B. (London).—We should prefer another selection.

THE "CONISTON WATER" STEAMSHIP COMPANY.—A. M. S. (Dublin).—We think you would be very foolish to take your £100 from the Savings Bank in order to put it into the shares of this one-ship company. The best of the s.s. companies have hard times to face just now, and under no circumstances should we advise purchasing shares in a one-vessel company.

THE ROTARY ENGINE COMPANY, LIMITED.—H. S. (Ilford).—We are afraid not.

MERSEY RAILWAY COMPANY.—R. J. (Westbourne Terrace).—We are inclined to think so. The highest price this year was 3¾, the lowest 3 per cent.

EDUCATION WITH INSURANCE.—C. H. B. (Birmingham).—We will make some inquiries, and let you know.

NATAL GRAPHITE AND MINERAL MINES, LIMITED.—PERPLEXED (London).—You are under obligation to pay the remaining calls, unless you can dispose of the shares, which, we are afraid, it would be difficult to do.

NATIONAL CASH REGISTER COMPANY.—ROYAL PIER (Southend-on-Sea).—We fear we cannot be of assistance to you in the matter. We suggest that you should call upon the company, and try and reach an arrangement, which is often possible in a personal interview when correspondence would fail.

SUEZ CANAL BONDS.—STRAIGHT FORWARD (Newhaven).—No. The price, as we write, of these bonds, is £93 12s. 6d.

LOAN UPON POLICY.—KYMRO (Cardiff).—We have no doubt you could borrow upon the policy, though possibly not to the full extent of £35, its present value.

THE MECHANICS' MILLING AND AMALGAMATED COMPANY.—J. D. (Dundee).—We have no information respecting this American concern.

THE CREDIT FONCIER MAURITIUS, LIMITED.—F. W. H. (Harlesden).—They can no doubt require you to pay up unpaid calls. Under the circumstances we should advise you to consult your solicitors as to how you stand.

INVESTMENT OF £100.—NEW READER (Limehouse).—You seem to confound speculation with investment business. The shares of the London Electrobus Company's new issue seem to us a fairly promising speculative purchase. If you want a list of shares for the purpose of investment to yield a certain return, we will give you one.

CHARING CROSS BANK.—J. G. P. (Birmingham).—No.

INSURANCE SHARES.—JIM CROW (Ilford).—If it is inconvenient to you to meet the calls in the manner indicated in the prospectus, you should accept the offer that has been made to you, which will give you a good profit on the transaction. If you can find the money to meet the calls, you should hold.

THE CANADIAN NORTHERN RAILWAY COMPANY.—MIDDELTONIAN (London).—Yes, we think the debentures a sound investment.

PURCHASE OF HOUSE.—E. B. B. (Ilford).—We know of no building society willing to advance the whole of the purchase money of a house. The usual percentage is three-fourths, and in exceptional cases seven-eighths.

LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY.—A. J. H. (Norbury).—The offer of the office seems to get over the difficulty. We return your papers.

DIRECTORS AND PROXIES.—COMPANY REFORM (Muswell Hill).—The matter is not quite so simple as you seem to think, but undoubtedly directors at times abuse the system.

COSMOPOLITAN FINANCIER.—A. C. (Peckham Rye).—We are obliged by your name and address, but we have nothing to add to our previous reply. F. T. S. (Wednesfield).—As the letter was anonymous, it was not kept. Perhaps you will repeat your question.

OUTSIDE BROKERS.—SCOTTIE (Bristol).—You are lucky in having got back £105. It is more than most of the clients of these people get returned to them. We cannot help you in the matter, but a threat of criminal proceedings might possibly lead to your getting a further cheque. M. H. G. (Bournemouth).—Of the three firms you mention, we should recommend the second, which we have always heard well spoken of. F. B. (Herne Bay).—(1) They are much of a muchness. We strongly advise you not to have dealings with any of them. (2) We should hold the railway stocks; they will recover by and bye. A. M. (Blackpool).—(1) No. (2) The bonds are safe, but we do not recommend their purchase. H. F. (Chelsford).—We do not advise dealings with the firm you mention. X. Y. Z. (Preston).—No. 3 is fairly good.

NEW VAAL RIVER DIAMOND SHARES.—C. G. C. (Camberwell Gate).—No.

ONE AND ALL SICKNESS AND ACCIDENT ASSOCIATION.—A. W. C. (Ilford).—We are obliged to you for the papers, which will have our attention. Also for your kindly references to JOHN BULL. INDIA (St. Albans).—We are not prepared to recommend them at present, nor until we have seen the actuary's report. See our remarks upon it in previous numbers.

PRUDENTIAL INSURANCE COMPANY.—W. H. B. (Hanwell).—We note your promise to add 100,000 to our circulation, if only we will publish your letter, which, as we read it, is a gross libel upon the insurance company of which you were lately a servant. As we told you when you called, we can have nothing to do with the matter. You should go to the Courts if you think you can sustain the indictment, and your financial position warrants the risk.

LIVERPOOL VICTORIA INSURANCE CORPORATION, LIMITED.

The Statutory Meeting was held at the Holborn Restaurant in London, on April 29th, the meeting being a very crowded and enthusiastic one.

The Chairman said he should like to assure the shareholders that the Corporation stood in a splendid position; they had only been at work a few weeks, yet the success had been phenomenal. Though no invitation was made to the general public to take shares, the issue was over-subscribed; they had 3,057 holders of shares, of which 60% were actually engaged in Insurance Work. They had life proposals passed and under consideration for £130,000.

Mr. A. Henri, Secretary of the Liverpool Victoria Legal Friendly Society, and Managing Director of the Corporation, who was received with loud cheers, in the course of his remarks said they felt very proud of the Corporation, which was the result of the arbitration that took place some time ago.

They had already appointed 2,750 Agents and over 300 District Managers. It was confidently expected that, as the result of a single year's working in the Accident Department, they would have a premium income of not less than £20,000.

Mr. T. R. Barry, Managing Director of the Liverpool Corporation, in seconding the vote of thanks to the Chairman, said that they had something more than a good chance of getting £600,000 of new Life business in the first year, and the prospects of the Company could not well be brighter. In his opinion the future of insurance lay with companies which transacted both Industrial and Ordinary business, and it was certain that from the outset they would take rank as a first-class bonus paying concern.

AMONG THE BOOKS.

By Herbert Vivian.

"The World's Awakening." By Navarchus. (London: Hodder and Stoughton. 1908. Price 6s.)

The author is a new recruit to the alarmist school, which occupies itself in describing the terrible wars of the near future. He takes us to the year 1920, and provides us with maps to illustrate the Japanese attack on Sydney, the German invasion of Holland, the French revenge for 1870, and so forth. There is a great wealth of detail, but the book is not more convincing than its predecessors. The only redeeming feature is provided by the descriptions of Mr. Marlborough, a familiar figure, who has become Labour Prime Minister. He is as charming as ever, but the quality of his speeches must have fallen off if the author has done justice to them. I often wonder who reads books of this kind.

"The Soul of a Girl." By Margaret Surrey. (London: Marshall. 1907. Price 5s.)

A worldly young lady is disappointed in love on the Riviera, and seeks consolation in religion. That is practically the whole plot of this story, which is no doubt inspired by the best motives. But the book is prettily written, and may appeal to schoolgirls who are in need of moral admonitions in the guise of fiction.

"A Melton Monologue." By Diana Crossways. (London: Rivers. 1908. Price 3s. 6d.)

Diana's husband loses much money, so they let their place in the country and live in a flat in town. At last they can stand it no longer, and make up their minds that at all costs they must go and hunt somewhere. So they repair to the Quorn country, and have a variety of adventures full of the promise of an excitement which never comes. Everything ends up tamely, and I am sure that the heroine must have been quite as much disappointed as her readers will be. The author, however, is sprightly, and knows what she is writing about. Most of us will agree with her hit at a scribbler named Sarah Grand, who accused hunting women of being coarse, and is dismissed as an "intellectual ballet-dancer." The book ought to be quite popular in the shires.

"Galahad's Garden." By G. B. Burgin. (London: Nash. 1908. Price 6s.)

As this book is not by an American, it is naturally enough all about America. I suppose it is unnecessary for me to point out that Mr. Burgin writes wittily and gracefully, but I may mention that he makes the most of his opportunities to give a humorous picture of the shock which awaits an Englishman on arriving at New York. A certain trick of exaggeration sometimes makes it difficult for us to take the story seriously, and from time to time we suspect that we are being treated to a burlesque of a melodrama. Even so, however, the adventures of a murderous Armenian and his experiences with deadly copperhead snakes sustain our excitement. The dialogues are usually good and some of the epigrams quite clever. For instance, "A woman with a past always expects so many presents!"

WHAT IS YOUR NUMBER?
CAN YOU DO WITH A GUINEA? See page 437.

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THE RED LION MANUFACTURING CO., LTD. 71, High Holborn, London, W.C., and acquire this Bargain. (Agents wanted.) Please mention this Magazine.

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

There's the School-Bell!

Children born in exalted positions have a much happier and more interesting childhood if their parents chance to be possessed of a certain amount of originality and independence of spirit. The latest news is that the little Archduchess Sophie of Austria has been sent to school at the Convent of the Sacred Heart at Budapest, for all the world like any other small and ignorant damsel. I wonder if it is by the youthful Archduchess's own request that she has been thus allowed to mix with other girls. From her portraits she looks a little lady of unusual spirit and determination. Perchance she has already discovered that it is very dull to do anything in stately loneliness, be it work or play, and that lessons into which the spirit of emulation can enter are very different to tasks plodded through in dignified seclusion. Several English children of but slightly less exalted rank to the little Archduchess have been allowed this advantage by their parents. In particular, the pretty children of Lady Warwick—our Socialist Countess—were educated to a certain extent in accord with their mother's principles. They attended the village school, and had to work hard, too, in order to hold their own against their humbly-born rivals. The sons and daughter of the Countess of Aberdeen mixed far more freely with children of humbler station than is customary in such cases, and so indeed did the present stately Queen of Spain in her girlhood's days.

A Chat about Clothes.

Dress! Dress! Dress! It is a subject upon which there is an endless amount to be recorded at this season of the year. Everything shows change, novelty, freshness. It is really a delightful and interesting state of affairs, though it has the corresponding drawback of making the majority of us sigh after a degree of wealth that we possess not. Fortunately "the Lord tempers the wind to the shorn lamb," and some of the prettiest and daintiest of novelties are not really expensive. Now just think of the modest price at which the daintiest gowns can be fashioned! They are within the reach of the humblest purse. Yet, cheap though they be, they are unsurpassed for making skirts of the latest and most approved style—that is to say, of the clinging "figure-revealing" species. One must frankly admit that the newest of skirts are slightly startling to behold. Linings are not allowable, and some Parisian *elegantes* have even shaken themselves free from the trammels of the petticoat, substituting tightly-fitting knickers of spun-silk. The effect of the softly-falling material clinging around and outlining the limbs is not unpleasing, but—well, until we grow accustomed to it we must be prepared for a series of shocks. Silken tassels, and even more, those made of passementerie, are being largely employed on flimsy spring gowns. It is so much the fashion to have tunic, sleeves and bodices cut with one or more hanging points, that finishing tassels seem imperative. Moreover, they serve to some extent as weights, helping to keep the pointed ends in place. Dingle-dangles of beads are popular, and fringe, too, is in high favour.

The Possibilities of Braiding.

Braid, ornate or plain, is being much used for the trimming of gowns of a somewhat severe type. One up-to-date model of softly-falling material in a refined shade of pink was decorated by fancy braid in which pink, pale green and a *chic* touch of black were discreetly mingled. The skirt had three square tabliers, perfectly flat, placed over a very full underskirt. These were braided all round the borders. The bodice was something of the pinafore style, opening over a square yoke of spotted net placed over pale green silk. Both the front of the bodice and the double revers that came from the waist over the shoulders were braided to harmonize with the skirt. The sleeves of this model were very sloping, and fell full and drooping to the elbow, where they ended in a neat little braided cuff. Another gown, relying solely upon its exquisite cut and somewhat severe military braid for effect, was made with a corselet skirt. There were bands of braid running from waist to hem at regular intervals, with cross bars between every alternate couple of perpendicular rows. The well-fitting bodice, which hung neatly an inch or so over the top of the corselet, had the braid forming a Greek-key pattern upon the bust. This was the sole trimming. Such a simple and severe design calls aloud for perfection of cut on the tailor's part and a fine figure upon the wearer's.

A New Style for Motoring.

It is an art even for the most beautiful woman to look well in motoring garb. A new style in this direction, however, promises to make us look less owlish. It consists of a large "granny" coalscuttle bonnet of straw or drawn silk, is most becoming, proof against the wind, and exceedingly comfortable as it enables the wearer to rest the back of the neck comfortably against the seat. The veil is made in two pieces of ninon (this material being used now as chiffon is not so durable and silk unpleasantly thick) and gathered in small folds round the bonnet. It has a most graceful effect when thrown back. Mesdames Allan, of New Bond Street, are showing the model.

All Nervous Troubles are Cured by Electricity.

A FEW FACTS OF VITAL IMPORTANCE TO SUFFERERS.

Under the heading of "Nervous Diseases" there are a great many simple complaints which baffle ordinary medical science, and for which some sufferers consider there is no remedy. They may have tried a rest, a change, or a sea voyage, after vainly trying a number of "prescriptions," but on their return the trouble was there the same as ever, and despair thus takes the place of hope. To think that such troubles are not curable is a false opinion. There is a cure for all nervous troubles—a complete and permanent cure. It is electricity. Why? Because the nerve energy of the body is nothing more nor less than electrical force.

The most common complaints of the nervous system are Neurasthenia, Insomnia, Paralysis, Neuralgia, Locomotor Ataxy, Epilepsy, Chorea (St. Vitus's Dance), and what is usually termed "Nervous Breakdown." Who has not seen the man rendered unfit for work by one or more of these troubles? He is not alone in his misery, for he drags down with him all those who depend upon him for maintenance. The neurasthenic person is constantly in fear of some impending danger; the victim of Insomnia is deprived of Nature's great restorative; Paralysis and Locomotor Ataxy render the sufferer helpless; the poor neuralgic victim suffers the agonies of excruciating pain, while Epilepsy and Chorea are even worse—they make life one continual torment. These are all nervous complaints, and they can all be cured by electricity.

The list of doctors who use and strongly advocate electricity for nervous affections is a long one. Some of the most important are Dr. Erb, claimed by many to be the highest authority on nervous diseases in the world; Dr. Vigoureux, who has performed some wonderful cures of Neurasthenia; Dr. Morton Prince, Dr. Hughes Bennett, Dr. Rockwell, Dr. Millican, Dr. Riggs, Dr. Dawson Turner, Dr. McFarlane, Dr. Beresford Ryley, Dr. Bardet, of Paris; Drs. Stewart and Lawrence, Dr. Percy Boulton, Dr. Russell Reynolds, Dr. Tunmer, Dr. Tibbits, Dr. Onimus, Dr. Beard, and many others.

The "Ajax" Dry-Cell Body Battery will cure the most obstinate cases of nervous complaints. It is a departure from the old methods—an entirely new means. An interesting book of 80 pages tells us all about it and how it is done. It is full of interesting facts and free to all who write for it. A postcard or a letter sent to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C. will bring it at once in a plain, sealed envelope. All advice is free.—[Advt.]

To Small Traders.

THE

MERCANTILE BANK of LONDON,

LIMITED.

Increased Banking facilities granted to those desirous of opening Current Trading Accounts.

Trade Bills Discounted at 1% over Bank Rate.

2½% allowed on Drawing Accounts

With Cheque-book,

4% allowed on Deposit Accounts

Repayable on demand.

Deposit Rate does not fluctuate with Bank of England Rate.

For Balance Sheet and full particulars apply the Secretary:—

THE MERCANTILE BANK OF LONDON,

LTD.

Established 16 years.

Authorised Capital . . £500,000

KING'S HOUSE, KING STREET, CHEAPSIDE, LONDON, E.C.

BULL'S EYES.

Some Unfounded and Confounded Rumours:—
That Easter was a north-easter.
That Mr. A. G. Hales is taking lessons from Mr. Hunnable.
That a "reduced majority" is *always* a victory.
That "The Scarlet Pimpernel" is to be re-named "The Scarlet Runner."
That the Dogs' Home is being enlarged because so many people are going there.
That the London "deadheads" are forming a Trades Union.
That "Justice is Blind" is the motto of the R.A. Hanging Committee.
That "A Fearful Joy" is appropriately named.
That Miss Fannie Ward finds diamonds a trump card in her play.
That the Government thinks "Cession" and "Session" are the same.
That the railway companies are alarmed at the success of the coach that Vanderbilt.

A Salford woman, charged with robbing a police-station, was wearing policeman's boots when arrested. No wonder she couldn't get away!

It is hard to understand how a pickpocket can be anything but an expert; he is always getting his hand in.

The Mayor of Magdeburg, Dr. Lenz, has declined to allow the municipality to double his salary. Not a magnifying Lenz, evidently.

"What a man does not understand he mistrusts," says Sybil Michel. Yet men marry!

A Chipping Sodbury pauper has received as relief half a pint of whisky every week since 1899. It is patent he likes his pot still.

The Ohio farmer who for a wager of 4s. placed a billiard ball in his mouth, and had to pay a doctor £1 to remove it, found it a losing hazard.

"Is Society becoming a set of commercial travellers?" asks the *Throne*. Some really respectable members of it "take Orders."

Two sows at Farnsfield, Notts, have just given birth to forty pigs. The right kind of breed.

"Pessimism is moral indigeston," says Beryl Tucker. The sufferer can't stomach much, we presume.

"It is a mistake to be afraid of money," says *London Opinion*. We only tremble when it is "tight."

"I was in front looking at the donkey, just as I am at you now," said a man to the Feltham magistrate recently. Many a good jest is spoken in earnest.

The man who stole all the guests' boots from a Paris hotel, save one pair, which he labelled "Not good enough," is advised to keep out of the way of that particular guest.

A museum is to be added to the attractions of Westminster Abbey. We suggest a collection of buttons as one of the exhibits.

A Highgate man quarrelled with his wife because she pencilled her eyebrows. He drew the line at that.

The Paris Academy of Sciences has been discussing the question "Why fat men look proud." We should say it was natural for an adipose adult to "chuck his weight about."

"New Light on Joan of Arc," reads a heading. An arc light, of course.

Mr. Edmund Payne confesses he is "no lover of musical comedies." Do they give Edmund Payne, too?

"How many children has your wife had?" asked the coroner at a recent inquest. "I can't say exactly; about eleven, I think, altogether," was the reply. It is a wise father who knows how many children his wife has had.

MONEY ADVANCED ON MOTOR CARS
Promptly and Privately, whilst First Class Storage in separate rooms is provided, during Owners' enforced absence from Town.
ADVANCES at 10 per Cent. per ANNUM.
THE PARK MOTOR CO.,
216, Tottenham Court Road and 11, Alfred Place, W.C.
Telephone Nos.—7512 and 7565 Gerrard.
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LIPTON'S

Tea Merchants.

By Special Appointment — To His Majesty the King.

By Royal Warrant — To Their Majesties The King and Queen of Italy.

GROWERS OF THE FINEST TEA THE WORLD CAN PRODUCE.

NO MIDDLEMEN'S PROFITS.

NO QUALITY EQUAL TO LIPTON'S.

Direct from the Tea Gardens to the Teapot.

Sole Proprietors of many of the most famous Tea, Coffee and Cocoa Estates in Ceylon, covering thousands of acres.

LIPTON'S,
CHIEF OFFICES:
City Rd., London, E.C.

BRANCHES AND AGENCIES EVERYWHERE.

LIPTON'S TEA

THE LARGEST SALE IN THE WORLD.

"Women—the only way to know them is to get engaged three deep," says G. B. Burgin. But what if they find *you* out?

"Peer as a Scorcher," runs a heading. Nothing new.

"You must not confuse the law with common sense," said the West Ham magistrate recently. Could such extremes be made to meet?

Mr. Le Queux confesses that when he writes serial stories he becomes a journalist. We agree.

It is suggested that London should have a civic anthem, but are our Lord Mayors worth "making a song about"?

Iron has been discovered in Sussex. It is expected that "tin" will also be forthcoming.

"First catch your reputation, and then see if you can keep up with it," says Mizner. A fast life.

"Prisoner's Ruse," an article is headed. Shouldn't it be "Rues"?

Answer to Enquirer.—No, a woman with carroty locks is not necessarily a veget-hairy'un.

Madame advocates golf as a profession for women. Their knowledge of tea and caddy would doubtless be useful.

London's petition of protest against the Licensing Bill is six-and-a-half-miles long. It should go a great way.

An Irish Canon complains that after twenty-six years' work as rector he only receives £20 a year. We advise the Canon to go off.

Morphia is the latest weapon to be adopted by burglars. Quite anæsthetic taste.

A horse named Mark Twain won a race at Newmarket recently, but didn't get a Gold Cup.

At Marylebone, a cabman, charged with drunkenness, protested against paying the doctor's fee on the ground that he "never saw him." He *must* have been blind.

The *Globe* recently headed an article, "Under the Hammer—A Crown Derby Service." What wicked waste!

We heard a man describe the frill round his breakfast "jambon" as "hambroiderie."

Both sides of the House seem to treat the Port of London in the right spirit.

"An Old Maid" writes to one of the papers resenting the prefix "Miss." What about Missed?

Champions of the Licensing Bill do not appreciate Canon Knox-Little's little knocks.

Trade Note:—Cabinet makers have been very busy of late.

The Afridi chiefs laid down their arms before General Wilcocks. Quite a leg up for him.

"Peter Pan" is to be produced in Paris. We hope he will make pots.

Liberals will shortly take the name of Asquithians. In the meantime business will be carried on as usual.

The Swedish Government lays a tax on fat persons graduated by their grossness. London 'bus companies, please note.

Mr. Lloyd George is no longer to be responsible for the Port of London, which should never have been under teetotal control.

William Goode has got four years for "maliciously" maiming a pig. It would have been all right if he had maimed it out of sheer love of animals.

M. Camille Flammarion, the eminent French astronomer, says, "It would take 283 years and would cost £596,000 to go by train to the sun." That decides us. We cannot spare either the time or the money.

A *Star* querist wants to know how to make "military pickles." War Office, forward, please.

Cholly: I say, Algy, if this transmigration of souls theory is correct, what animal would you prefer to be after you have departed this life?

Algy: Why, a giraffe, deah boy. Just think of the collars I should be able to weah!

£75,260

This Sum has been Paid since 1907 (upwards of £25,000 during the 17 weeks of this year) to Clients who dealt on the Recommendations of the

NATIONAL SHARE EXCHANGE

22, Gt. Winchester St., London, E.C.

The only firm supplying a

CHARTERED ACCOUNTANTS' CERTIFICATE.

OUR RECORD:

£65,440 7 weeks ago
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£68,350 5 weeks ago
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£71,080 3 weeks ago
£72,430 2 weeks ago
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"The firm possesses, and yesterday exhibited to a representative of this journal, a certificate from a City firm of chartered accountants which states that they have compared the cheques referred to in the National Share Exchange advertisements with the banker's pass-book and find the cheques duly recorded therein."

FINANCIAL NEWS, 23rd April, 1908.

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No Waiting for Settlement Day. No Heavy Contango Charges. No Brokerage. No Commission. Limited Liability. Unlimited Profits. Stock Exchange Net Prices. Free Cables. No Stamp Duties or Other Fees. Private Code. Banker's References. 4,520 Clients' Testimonials.

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Sir,—Please send me (gratis and post free) your full terms of business, your Booklet entitled "The Science of Money-Making," copy of your Chartered Accountants' Certificate, and a list of separate Cheques aggregating £75,260 paid to Speculators who followed your advice during 1907-8. Also your latest Recommendation for a quick rise.

J.B. 103

NAME .....
(Rev., Mr., Mrs., or Miss)

ADDRESS .....
(Please write distinctly.)

Date..... .....

£1 BANKING ACCOUNTS

HOW EVERYONE MAY OBTAIN SEVEN PER CENT. INTEREST AND SPLENDID FINANCIAL ADVANTAGES BY BANKING WITH FIRST-CLASS LONDON BANK.

SMALL DEPOSITORS' ENTHUSIASTIC SUPPORT OF SWEEPING REFORMS IN BRITISH BANKING METHODS.

Have you a balance at the bank upon which you can draw by cheque?

And if so, are you being paid good interest upon this current account?

There are a large number of banks in this country which directly discourage the small depositor. They do not care to keep current accounts which fall below a certain figure, and in order to express their disinclination they not only decline to pay any interest at all upon the money thus deposited with them, but in many cases actually make a charge for keeping your account.

Now this, whatever way we look at it, is entirely absurd. If you lend a sum of money to anyone, you do not expect that person to charge a fee for accepting the loan. Rather would you expect to be paid a fee for the convenience. And whether the case be that of an individual or that of a bank, the governing principle is precisely the same. The use of money is always worth paying for. Money makes money, and when you give a bank the opportunity of making money for itself with the money you have lent it, you naturally expect a payment for the same. And so you can if you select the right bank.

The trouble has been that for a long while now, banking in Great Britain has been unprogressive. Its methods of business have remained the same for generations. The old-fashioned bank catered almost exclusively for the rich, for the well-to-do, for the country gentry, and the merchant princes of the towns; it was considered almost *infra dig.* to open its doors to the smaller customer, the man or woman who wished to open an account with any sum from £1 upwards.

OPENING A CHEQUE-BOOK ACCOUNT WITH £1.

But we have changed all that now-a-days. Banking reform is the order of the day. And when we find a great and popular establishment like Feltham's Bank, Ltd., of 96, Victoria Street, London, S.W., and 2, Coleman Street, London, E.C., offering especial advantages to the small depositor, advantages previously only given to the very wealthiest customers, then we may be sure that the old-fashioned methods which have been the despair of the business man for generations, are rapidly becoming things of the past.

Feltham's Bank, Ltd., for instance, positively encourages the small investor.

It says to him, metaphorically, "Look here, your account may be a small one, but it is useful both to yourself and to me. There are many men and women of moderate means in the world, there are very few wealthy ones. In fact, most of the riches of the world is in the hands of the small, and the moderately well-to-do individuals. Now, there is no reason in the world why you should not obtain exactly the same banking facilities as are given as a matter of course to the wealthy customer. You can open your account with £1 if you like; you will be paid high interest (just as the rich man gets high interest), you will, like him, look upon your bank as your financial friend and adviser, your guide and philosopher, in any monetary or commercial difficulty; you will come to it—just as the rich man or woman does—if ever you require the temporary use of some sum of money or other, large or small, and you will get it upon the terms most convenient to yourself. You will find that your interests are the interests of the bank, and you will obtain all the advantages of belonging to a leading London bank, without having to pay for the privilege."

SENSATIONAL POPULARITY ACHIEVED.

This, in effect, is what Feltham's Bank says to the small depositor, and as a result—there is little wonder at it—Feltham's Bank is achieving a popularity far wider and far deeper, touching all classes of the community, and all districts of the Empire, far greater than any bank has ever obtained before. The popularity of Feltham's Bank, indeed, is the sensation of the financial year. What is it, then, that Feltham's Bank does?

In the first place, it enables you to open an account with any sum from £1 upwards.

In the second place, not only does it not make a charge for keeping such an account, but it pays interest from the rate of *seven per cent. upon them.*

In the third place, it puts in the way of customers who desire it all the special and expert information it, from its very position, obtains as to the rise and fall of stocks and shares, the various fluctuations of the Money Market, the various opportunities for making money in large sums which are constantly occurring, but which, unless you obtain the inside information a bank can give, you may never even hear of until the time for action has passed by.

FINANCIAL ASSISTANCE FOR CUSTOMERS.

In the fourth place, it gives to every customer—no matter how small his or her account—precisely the same opportunities as are always given to the wealthy customers of important banks, of obtaining the use of small or large sums of money on the most convenient and reasonable terms. And this advantage is one not to be underestimated. How many times have you, the present reader of this article, seen an opportunity by which you might make big money, if only you had a little spare cash by you? There are many avenues leading direct to success which can only be entered on payment of an admittance fee. By belonging to a first-class London Bank, by securing for yourself all the influence of that Bank, and by obtaining the knowledge that behind you, supporting you, are all the vast resources of the Bank, you are given magnificent fortune-making opportunities which never could you have obtained otherwise. And to those who may be passing through that dreary desert of temporary money-stringency the same information comes with its clear messages of relief; Feltham's Bank, by placing these privileges within the reach of every customer—even if his or her account is only one of a single sovereign—is conferring a blessing upon the community.

The influence of Feltham's Bank is spreading over a far wider sphere than otherwise it would by its adoption of the highly convenient principle of banking by post.

By this method everyone—no matter where they live—can obtain the advantage and prestige of banking with a leading London banking house without ever needing to pay a personal visit to the building itself. They can conduct all their banking business through the medium of the British postal facilities, and special arrangements have been made to make this form of banking procedure entirely free from risk.

The thoroughly up-to-date methods of Feltham's Bank are shown also by its adoption of the full business hours of 9 o'clock a.m. to 7 p.m.; instead of the exceedingly short and inconvenient day which from time immemorial seems to have been characteristic of the unprogressive banking establishments in Great Britain.

But you will probably like to hear about these magnificent banking facilities in more detail. They are fully described in a book written by a bank manager, which fully deserves its title of "Profitable Banking Accounts." This book, which is fully illustrated and interestingly written, deals with the whole subject from start to finish, and shows you how, by the arrangements made by the bank directors,

Everyone can have a banking account.
Everyone can obtain 7 per cent. regular interest.
Everyone can obtain the best financial advice.
Everyone can obtain the most convenient financial assistance.
Everyone can obtain the most desirable information respecting Stocks and Shares, Insurance, Annuities, and the like.
And everyone can obtain many other valuable banking privileges.

A copy of this book will be sent to you if you would like to read it, post free and gratis, on application to the Manager, Feltham's Bank, Ltd, 96, Victoria Street, London, S.W., or 2, Coleman Street, London, E.C.—[ADVT.]

JOHN BULL'S LETTER BAG.

[THE EDITOR *replies to, and has a chat with, some of his numerous correspondents.*]

JOHN BULL POSTCARDS.—We have now received from our printers a new supply of very artistic Picture Postcards, and shall be pleased to forward some to any reader on receipt of stamped addressed envelope large enough to take an ordinary-sized postcard.

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

WE much regret that owing to an error on the part of one of our correspondents, we recently stated that the Rev. Frank Hobson, Vicar of Christ Church, Old Kent Road, and who acts as Chaplain to a Licensed Victuallers' Institution, was a strong supporter of the Licensing Bill and took an active part in the Peckham election. We find this statement to be wholly inaccurate, and we tender the rev. gentleman our sincere regret for any annoyance which it has caused him.

THE EDITOR has, during the past week, received a most interesting present from Mr. H. T. Wooltorton, who is a stoker on the s.v. "Irene," at Trinity Wharf, Blackwall. The present consists of a splendidly finished walking stick, made out of back numbers of JOHN BULL, and is artistically mounted in silver. It will be treasured as an interesting token of the good feeling existing between us and our readers.

A. E. B. (Clapton).—Every copy sent out is numbered, but we cannot, of course, prevent the possibility of some of the successful numbers being on unsold copies. Our "returns" are, however, very small, and are growing beautifully less every week.

A. G. S. (London).—Our Editor's two speeches on the Licensing Bill are being reprinted, and will be announced in due course.

W. S. (Glasgow).—It seems more a matter for your local Member to deal with, but we will keep our eye on it when it comes up.

W. H. A. (Loughboro').—Some time ago we made a full enquiry into the methods of Hapgoods, and satisfied ourselves that the business is honestly and ably conducted. Of course, nobody should sign an agreement without making himself fully acquainted with its provisions. "The labourer is worthy of his hire."

W. A. (Hornsey), W. F. N. (Portsmouth), "NORTHERNER" (Gateshead), and J. F. G. (Walthamstow).—See preceding answer.

D. B. (Port Talbot).—We personally tested the appliance in question, and found that it gave an appreciable current. It is, however, rather cumbrous.

"CATFORDIAN" (Catford).—There is much to be said for the French system of regulating the social evil.

W. W. (Bradford) sends us a circular from "H. Blackmore, Sackville House, Hailsham, Sussex," touting for subscriptions to a "system" of backing horses. The proper place for the circular is the waste-paper-basket, and for Mr. Blackmore—well, Hailsham.

G. E. T. E. (London).—We are also non-smokers, but quite agree with what you say.

A. V. S. (Bradford).—You are a good chap, but no poet.

H. P. (Devizes).—Thanks for cuttings.

W. A. (Brighton).—(1) You should communicate with Spiers and Pond direct for the addresses of their residential hotels. (2) Residential chambers can be obtained, but with some difficulty, in the Temple. (3) There is no reason why you should not be "quite safe in allowing the London and Paris Exchange to act as your brokers in some ordinary investment business."

W. H. (Harringay).—Scarcely of sufficient general interest.

"READER" (Smethwick) thinks we should award ourselves a biscuit for describing JOHN BULL on our cover as an ass, and advertising, "There are no flies on JOHN BULL." The ass, however, does not refer to ourselves.

J. B. (London).—You must really excuse us from looking up "particulars of the estate and money left by John Dunlop, of Demerara, who died at the beginning of last century."

"SANCHO" (Northam).—The *Mint* is being conducted with honesty and enterprise, but you must exercise your own judgment as to its attraction as an investment.

W. A. S. (Perth).—We agree that clergymen do at times say funny things—even about the saddest events.

T. J. E. (East Sheen).—Our editorial department is quite distinct from the advertisement branch.

E. P. (Sheffield).—We are afraid we cannot adjudicate upon football competitions.

J. H. H. (Kilburn).—You are very hard on us. Our post-bag is very heavy. We note you consider the taxation of titles "absurd." How can we tell you with what *object London Opinion* was started?

W. E. (Cheam).—There is some force in what you say, but we are not quite free agents in the matter.

A. E. R. (Clapton).—A little too abstruse for a biscuit.

K. H. (Emsworth).—An excellent biscuit.

"NUMBERS 1 TO 91."—Not very clearly expressed, but we agree.

C. F. H. sends us a circular from the London and Premium Tea Co., and implores us not to let his name appear in any way whatever, as his time is too valuable to be mixed up in anything of this description. We will respect his confidence.

E. W. L. (Manchester) sends us a newspaper cutting about a case of extreme poverty, and regrets that we are not Protectionists. But we do not see why the poor should be made any poorer than they are already.

"DONE" (Oldham) sent a shilling to a man who advertised as follows: "Your future is known. Send one shilling and date of birth if you really want to know what you will become. Absolutely certain." In reply, he received a piece of paper with this information: "When you die you will become a corpse. This is absolutely (as advertised)." As for a legal remedy, what did he expect? The prophecy may be true, but we hope its fulfilment may be long deferred.

B. H. (South Wales).—Hardy and Co., of Chancery Lane, are not at all satisfactory, and we should advise you to give them a wide berth.

H. E. C. (Upton Park).—We are very sorry for you, but you do not give the name of the man who has ruined you, and we gather that you are already employing a solicitor.

F. W. (Leytonstone).—It was certainly funny of *London Opinion* to publish a joke twice in the same number, once as their own and the other time as a cutting from the *Liverpool Post*.

"MAGLONA."—There is certainly no reason why our guinea numbers do not reach the Principality of Wales more frequently. Cheer up, and keep on hoping.

THE SECRET OF WEALTH

Is not only how you make money, but how you spend it.

"Money Saved is Money Earned," and if YOU SAVE 10s. IN THE POUND you are doubling your spending capacity or increasing your Bank balance. Our Catalogue-Booklet describing our business is worth getting, and the perusal of same will at once convince that we are a "live," "up-to-date" firm with brains and straight business principles. Our method of Mail-Order Tailoring is simple, and you can rely on obtaining the LATEST Fashions, correct and unequalled finish, at prices MILES IN FRONT of any demanded locally for much inferior goods. The process is simple. Merely fill in a postcard, and address same to us, asking for our selection of materials. By return you will receive OUR LATEST ASSORTMENT OF PATTERNS, together with the LATEST FASHION PLATES, instructions for accurate self-measurement, tape measure, ALL FREE AND CARRIAGE PAID. To measure yourself is so simple that we guarantee—an official form of guarantee is enclosed with each booklet—to refund your money in full if the goods do not fit and are not to your thorough satisfaction. We dispatch your order within seven days from receipt, and if you don't approve, return the goods, and we will refund your money

Our Guarantee:
CLOTHING AT HALF USUAL COST.

CURZON BROS.,
The World's Measure Tailors,
(Dept. H. 191)
66-82, CITY ROAD, FINSBURY, LONDON, E.C.
Please mention this Paper.

TRADE TERMS TO FEW RIDERS
in each district who apply at once. Greatly reduced prices; direct from factory. Save dealers' profits.

Coventry Cycles
British-made. *Warranted six to fifteen years;* best tyres, coasters, variable-speed gears, and all latest improvements; 63 new models.
From £3. 10. Packed free. Carriage paid.
Old machines taken in part exchange.
25% DISCOUNT for Cash. Easy payments at 10% discount off catalogue prices. Every transaction in confidence. No deposit or references required. Thousands of testimonials from delighted customers.
Shop-soiled & Second-hand Cycles, all makes, as good as new, from 30/-. Great Clearance Sale.
Cycle accessories and repairs at half usual prices.
Write or call at once for our big **Free Art Catalogue** and special offer on sample machine. Open till 9 p.m.

MEAD Cycle Co. Dept. (192a).
91-95, Paradise St., LIVERPOOL.
London: *19, Charing Cross Rd.* Manchester: *162, Deansgate.*
Glasgow: *168, Buchanan St.* Newcastle: *22, New Bridge St.*

CHARING CROSS BANK.
(Established 1870.)

28 Bedford Street, Charing Cross, London, and 38, Bishopsgate Street Within, London, E.C.
Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.
Assets, £1,607,949. Liabilities, £1,236,271. Surplus, £371,678.
LOANS of £30 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.
Stocks and Shares bought and sold.
Two-and-a-half per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 " "
" 12 " " " 7 " "
Special terms for longer periods. Interest paid quarterly.
Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 38 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.
A. WILLIAMS and H. J. TALL, Joint Managers.

WATCHES

We hold the Largest Stock of Watches in the World, and we send Free our Large Catalogue of all makes of GOLD and SILVER WATCHES, ALBERTS, RINGS, CHOICE JEWELLERY, and superior goods for PRESENTS. This book puts you in the best market, and explains our Easy Terms and Substantial Discount for Cash. Enormous Saving.
ASK FOR CATALOGUE B
J. G. GRAVES, Limited, SHEFFIELD.

"Well Wishers and Readers in Cape Colony" appear to have been taken in by Doctor J. W. Kidd, of Saracen Buildings, Snow Hill, E.C. They complain that it is "a miserable thing to let a doctor do people." But is he a doctor?

J. Ll. H. (Truro).—We are sorry for the delay in answering your previous letter. If you saw the size of our letter-bag you would be indulgent. We know nothing about *The World of Travel* (140, Wardour Street, W.), but that does not prove that you should not advertise in it.

"Stamp" (Battersea).—You seem to have been badly treated, and can certainly do no harm by sending in a small claim.

A. S. (Islington).—No biscuit for the misprint Chicket Club. What do you take us for?

A. G. (Birmingham).—Why on earth should we give a biscuit to a paper for a paragraph announcing that an unfortunate lady has gone mad? No wonder you live in Birmingham.

H. F. (Nunhead) sends us a paragraph about Lord Llangattock having been born in the year of Queen Victoria's accession and having just celebrated his twenty-first birthday. As 1837 was not a leap year, we suppose there must have been a misprint somewhere. H. F. further wants to know whether Jim Crow is in favour of the Licensing Bill. Most emphatically, yes. He has been stumping Peckham in favour of it.

C. F. P. (Hastings).—Bi-monthly means every two months.

S. R. S. (Plymouth) sends us an advertisement for a junior assistant with "no Sunday or week-day duty." It would be a pleasure to work for such a firm.

H. L. H. (Leeds).—Have we not already given the *Yorkshire Evening News* a biscuit for telling us that Vienna is in Germany?

C. G. (Birmingham).—What a delightful picture of nothing at all, and how appropriate to the city of dreadful night!

H. E. H. (Walsall).—We cannot give the *Daily Mail* a biscuit every time it makes a mistake in spelling.

J. G. B. (Aberdeen).—If Mr. Cutcliffe Hyne's five men "were collected in three little groups," there was certainly no crowd anywhere.

"Palace" (Alexandra Park).—The cutting you send us scarcely bears out your criticisms of the Bishop of London. We may be very unsympathetic, but we really cannot feel indulgent towards men who live upon the immoral earnings of women. Why not write to Mr. Stead, and mention our name?

A. W. G. (Streatham) sends us a circular from James Lee, inventor and manufacturer of household necessities, 145, Whetstone Lane, Birkenhead. For £2, Lee will send you a thousand circulars of "money-making opportunities," and some leaflets by which you are to make £1 to £5 per day in your own home or office. The two circulars are to be offered to innocent people for the modest sum of 4s. We expect we shall hear more of Mr. James Lee.

E. G. J. (Regent's Park).—We note what you say, and quite believe that many people make an excellent use of Lent.

"Nemo" (Newport).—You had better ask Mr. Harold Cox, and mention our name.

H. H. (Lancaster).—You should certainly not pay any more money if you have not been cured, but you must not be surprised if the medicine man tries to frighten you.

A. F. (Leicester Square) wants us to inform him which is the greater cause of insanity, religion or drink, and what is the number of persons affected. We must ask for notice of that question.

S. H. (Caledonian Road).—Bacon may be "a certain cure for influenza," but we dare not risk trichinosis. P.S.—we are not sure whether you did send the cutting about influenza. So we will save our bacon by thanking you for your poem.

W. T. (Brixton) wants to know if we have had any complaints about the London and Continental Agency, Albion House, 59-61, New Oxford Street, W.C. The answer is in the negative.

P. B. G. (Barrhead).—We steadfastly refuse to constitute ourselves a Court of Criminal Appeal. Our remarks were only offered upon the unsatisfactory evidence furnished to us. Why on earth do you send us the report and balance sheet of Shanks and Co.? Was it because you feared we might not be able to decipher your signature? If so, you are forgiven.

J. W. (Sheffield).—Do you think we are made of biscuits?

"Serck."—If you must have a book giving biographies of M.P.'s, you cannot do better than go to the *Pall Mall Gazette* office and mention our name. But why trouble about M.P.'s?

G. R. B. (Stepney).—A Member of Parliament will always present a petition for his constituents whether he approves of it or not.

A. E. P. (Gloucester).—We have not yet received the newspaper, but please do not trouble.

K. C. (Cardiff) wants a book "giving some hints on how to obtain business." What for?

C. H. F. (Devonport).—We will gladly come out every day if you will stand the racket.

H. T. H. (Launceston).—We have not heard of Lord Roberts contributing anything to the Crimean Veterans' or any other fund.

"Em Ah."—If we do not answer any of your letters as promptly and fully as we should like, you will understand that we do not by any means wish to imply "Woah, Em Ah!" We are glad they treated you so well at the Castle. But that was probably a long time ago.

G. N. (Irdington).—We agree with many of your remarks about the problem of the unemployed, but if you limit the hours of labour you will necessarily reduce wages, which cannot be regulated by Act of Parliament.

D. W. S. (St. Austell).—The misprint is funny, but we must not make fun of the widow.

"Springbox" (Brighton) wants to know whether our laws are stringent enough with regard to the sale of bad meat. We have heard no complaints.

H. S. (Southport).—The Imperial Art Supply Company has often been exposed. We are amazed that its methods should impose upon anybody.

R. H. P. (Hampstead Square).—If investors in the drink trade expect a drop in their profits, we hope it will be a soothing one.

H. J. J. (Llandaff) has been five years in business, four years in college, and will be qualified for the Bar in six months. Yet he wants either a private secretaryship or a position on a newspaper or a magazine. We fear he is a rolling stone, but we hope he may gather much moss. Before becoming a private secretary we should advise him to learn to spell.

The Manager of the Employers' General Bureau writes in answer to one of our correspondents that he always treats his clients with courtesy, that he cannot succeed in every case, and that he does not advertise vacancies. Perhaps other readers can corroborate?

B. H. (Moor Lane) asks us about the "Gloria Tonic," which, he says, is extensively advertised in German papers as a remedy for rheumatism. We know nothing about it. And it does not advertise in John Bull.

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E. B. (Newport).—We have not sufficient knowledge of the undertaking in question to enable us to advise you.

E. M. (Stamford).—We will have a word with the Bishop.

"Dix" (Portsmouth) thinks we should have a biscuit for saying in one part of our paper "If you see it in John Bull it *is* so!" and in another that we are not infallible. It *does* sound contradictory, doesn't it?

"A Reader" (New Southgate).—We do not know Messrs. Marcus Moseley and Co., Medical Agents (19, Beak Street, Regent Street, W.), and we should not advise you to send them a subscription of one guinea in advance until you know more about their *bona-fides*.

D. S. (Bradford) has served an apprenticeship for four years with a registered dentist, but was prevented by illness from qualifying. He wants to know whether he can practice. He must not hold himself out as possessing exceptional skill, but can trade as a "tooth manufacturer," "mechanical dentist," "dental company," or under some equally modest title—but not as a dentist.

H. S. (Borough, S.E.).—We certainly never heard of a show of "singing and silent pictures." Perhaps they represent still life in Peckham.

J. W. L. (Bishopsgate.—If the measure is stillborn, we presume it is not very much alive.

J. P. (St. Austell).—We have had a similar biscuit. Sorry to hear that you do not agree with all our views, but if you persevere in reading us perhaps you will be wiser later on.

"Friend" (Chiswick) writes to us about the "barmaid fraternity." We really must give him a crumb.

B. H. (Gloucester) wants us to advise him as to the best way of obtaining a situation abroad as an overseer on a sugar plantation. Will anybody kindly advise?

"Cui Bono" (Chudleigh) asks our opinion about the Corporation Agency (6, Mason's Avenue, Coleman Street, E.C.), who profess to find employment and ask a 10s. fee. We know nothing about them, and would advise him to place his name with the London Chamber of Commerce instead.

E. A. T. (Surrey).—We know nothing about the quack remedy and advise you to try a little olive oil.

A. G. (Lloyd Street) wants us to interfere about a girl of 16 who was sent to prison for theft. But we do not know what or why she stole.

F. O. R. (Hadley).—We quite agree with you that it is a great scandal that people should be prevented from getting on to the register merely because they move about. The nomadic people are often the cleverest and most enterprising.

W. P. R. (Coulsdon).—We never thought much of Sir Francis Burnand's wit, but we have long ago forgotten all about limericks.

A. H. W. (Highbury).—We do not know what newspapers are "amenable" to the German Chancellor. Perhaps it would be well to inquire of Mr. Maxse, the brother of the plagiarist, and editor of the *National Review*.

W. S. M. (Glasgow) sends us particulars of a new tea competition run by the Elvisto Company, of 20, Rathbone Place, London, W. There is a significant similarity about all efforts of this kind.

"Corporal" P. C. P. (Bulford Camp).—Unfortunately your number was in another week's drawing, and you did not win anything yet. Better luck next time.

R. S. (Liverpool).—We confess we do not advise emigration. Cheer up and hope for the best. We cannot afford to lose you.

H. D. (Gosforth) thinks we said that initial numbers in our weekly ballot should be disregarded, and he wants to know which part of a number is initial. We imagined that even the most ignorant would understand that an "0" at the beginning of a set of figures means nothing.

"INQUIRER" (Wallasey).—The snowball system is not necessarily fraudulent, but it usually leads to vexation.

W. R. P. (Portsmouth) has patented an invention which he thinks may be of use to the Navy. Why not write direct to Mr. McKenna, and mention our name? We know nothing about the company for extracting gold from sea-water, but we are all in favour of any speculation for manufacturing sunbeams out of cucumbers.

"PETER" (Battersea) sent a deposit of 5s. to Roddick and Co., Swaffham Road, East Dereham, for a suit of clothes, but can get no reply from them. Too bad!

W. W. (Great Bentley).—Evidently the flagstaffs were made in Germany or Birmingham if they were provided by the L.C.C.

J. F. J. (Battersea).—Silly rather than funny, but what do you expect?

W. H. D. (Tranmere) wants to know who first introduced Tariff Reform? Probably the old gentleman whom Dr. Johnson described as "the first Whig."

A. B. (Millwall) and others want a biscuit for Larry Lynx for tipping Longcroft for the City and Suburban several days after it was scratched. They forget, however, that as the sale of JOHN BULL is a phenomenal one, we have to go to press nearly a week before our nominal publishing day.

E. G. (Finsbury Park).—Thanks for copy of Arnold and Butler's swindling circular. We appreciate their point about "A Vigorous 'Bull' Campaign." No doubt they have "BULL" on the brain just now.

J. A. (Jeyton) tells us that the value of a tea weigh note is about twopence, and, consequently, it was not worth all the trouble recently related by the Rev. F. B. Meyer. He also tells us that probably the rev. gentleman was pulling the legs of the Darkies to whom he told the story.

A. E. B. (Birmingham).—Thanks for biscuit.

H. W. C. (Liverpool).—Already a bit of a chestnut, but fancy *you* repeating it! Winston's full name is Winston Leonard Spencer Churchill.

F. K. H. (London) suggests that we should take one of our own biscuits for saying that if the Liberals are to have a General Election every time the Lords throw out one of their Bills, "one would be wanted every six months of their term of office." We have taken the biscuit, and found it excellent.

H. F. F. (Brixton) points out that in our issue of April 25th, we published 51, instead of 50, numbers, and asks whether we have any extra guineas to give away. The answer is in the negative.

W. B. (Salisbury) sends us a copy of a Private Member's Licensing Bill introduced into the Salisbury Local Parliament. One Licensing Bill a year, however, is enough for us, although we have no doubt the Salisbury Parliament could manage the affairs of the nation quite as well as the present House of Commons.

"JAFFRE" (South Hackney) wants a biscuit for a paper which said that a fire was asking for assistance. But surely that is not an unusual kind of phrase. Have we not seen something like it even in our most classic poetry?

T. K. has had unsatisfactory dealings with J. Emmett, Boot Specialist, Northampton, and confirms the impressions of our previous correspondent.

"JACK BULLOCK" (Ipswich) wants us to have a cricket and football column. But our difficulty at present is to find room for anything. We shall really have to enlarge the paper soon.

G. C. (London, E.) wants our opinion of the wrestling match in Chicago, and thinks that Jim Crow would make a very good show against Frank Gotch. Will G. C. put up a purse?

"HILARIO."—Clumsy, but scarcely hilarious enough for a biscuit.

W. H. (Barnsbury) complains that the solicitors of *Answers* have threatened him with an injunction for exhibiting a solution to an "elephant puzzle." But if legal proceedings are being threatened, we dare not offer counsel's opinion.

J. M. H. (Accrington).—We quite agree that it is wicked to apply for voluntary rates on documents closely resembling the ordinary legal demand notes. However, so long as the word "voluntary" is inserted, we suppose you can do nothing more than grumble.

C. H. S. (Cardiff).—See answer to "Hilario."

M. W. (Harrogate) has been taken in by Blake's, of 42, Lamb's Conduit Street, but we fear she has no redress. There would be no harm, however, in mentioning the matter to the police.

G. A. C. (Ilford).—We think the best way would be to write to the British Consul in Berlin, although it is possible he may not be able to give you the name of a German firm "making tin toys." Your remaining questions you will find dealt with in various replies to other correspondents. We are afraid we have no room for a private Wants and Sales column just at present.

D. W. (Carlisle).—You would scarcely expect us to write in the same fawning strain as the paper you mention. Glad you think we are not bad judges of Judges.

L. H. B. (Streatham Hill) sends us a choice sample of *Daily Express* composition:—"One can only hope these public competitions under the best patronage will serve the useful purpose which it is hoped that they will." For people who like that sort of thing, we imagine that it is just the sort of thing which they will like.

P. A. D. (Forest Gate).—"She heard him make no answer" is only a rather clumsy way of saying "She did not hear him make any answer." You must not expect too much for your money.

G. H. P. (Catford).—Unfortunately you forgot to send us the cutting and we do not file the *Daily News*.

A. A. McC. (Belfast), J. W. (Carlisle), "READER" (Workington), W. C. (Mansfield), C. H. S. (Hayward's Heath), N. J. B. T. (Cardiff), "JACQUES BONHOMME" (Stoke Newington), T. A. M. (Bromley), A. D. (Bristol), W. M. R. (Stirling), W. N. (Manchester), P. T., W. B. (Sunderland), S. A. (Jewry Street, E.C.), E. C. (Streatham), MISS E. H. (New Ross), J. P. (Wellingborough), J. E. (Edinburgh), CORPORAL J. F. (Aldershot), H. C. (Levenshulme), R. P. (Southend-on-Sea), W. B. (Southall), "QUILLDRIVER" (Haddington), A. G. (Liverpool), D. R. (Highgate Road), W. W. (Westcliff-on-Sea), D. S. M. (Dundee), E. F. H. (Bury Street), R. AND S. (Wednesbury), W. B. (Edgbaston), A. H. C. (Stepney), C. M. (Brighton), G. R. S. (Sheffield), J. P. (Newcastle-on-Tyne), A. G. D. (Anerley), T. M. (Partick), A. P. P. (Cairo), R. H. (Leeds), H. B. (Hurworth-on-Tees), E. F. (Watford), B. W. H. (Birmingham), H. S. (Hereford), J. T. S. (Manchester), "A LADY ADDICT," B. H. R. (Sheffield), J. C. W. (Cape Town), W. A. G. (Forest Hill), A. R. W. (Merthyr Vale), J. B. (Lower Broughton), and "WOMBAT."—Thanks for letters and references to the Premium Tea Co. and other frauds.

(We regret we are obliged to hold over a large number of replies.)

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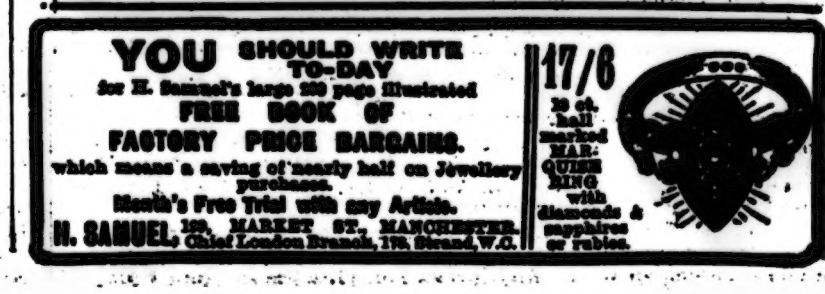
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RACING NOTES.

By W. Lotinga.
("Larry Lynx" of "The People," and "Magpie" of "The Globe.")

Linacre's Trainer.

Brewer used to ride winners as a 4-stone light-weight in the Colonies. Afterwards he was the leading amateur jockey, and finally, like Hartigan, Williamson, and others here, went over to the professional side, and has won the Australian Grand National (which is a hurdle race) five times.

A Catchpenny Phrase.

How frequently we see displayed as an intended inducement the announcement that a meeting is a clear fixture in the South. Clashing with it is usually a meeting elsewhere—probably in the North; but it can surely hardly be expected that there would be another meeting in the same Metropolitan area!

A Stud Failure.

Major McMicking has just experienced very severe ill-luck with the beautiful mare, Nun Nicer, who, in consequence of being a shy breeder, he bought last year at the nominal figure of £100. She then got in foal to Love Wisely, but in crossing over to Ireland to visit Laveno a few weeks ago, met with such a rough passage that the foal has been born dead.

The Rule Ineffective.

Warning men off as defaulters has no value whatever when they are unknown, for, as a rule, these wrong 'uns among S.P. men trade in different names entirely, and can pass any Tattersall's custodian with impunity, being unrecognised. At every meeting, I see one or two who are warned off having just the same free access to the rings, so there is, after all, some disadvantage at times in being known.

The Finale of Jumping.

Even in a big week the best sport was undoubtedly that at Sandown on Saturday as regards the actual racing and the extraordinary sensational finishes. No Derby could produce more excitement, commotion or cheering than did Atrato's phenomenal success in the big 3½ mile steeplechase. Among the few runners for the Kingston Hurdle Handicap at Sandown, won by Cripplegate, were horses owned by some pretty shrewd owners and folk in various branches of life. The five were Messrs. H. Bottomley, Fred. Parker, J. D. Cohn, Charlie Hibbert, and Walter Dowtrey. The Hurdle and Steeplechase Handicaps were both won by horses who had also been entered in the respective Selling races which they were probably not equal to winning. Congratulations to Sandown on being the pioneers of what must become a general and popular plan. I refer to the 33 per cent. reduction in prices in catering at race meetings.

Prophetic.

It is obvious that those who unluckily lost their money upon

LONGCROFT

at Lincoln and Newbury must follow the horse if he contests the Victoria Cup at Hurst Park on Saturday, which I understand is likely, as he has been doing good work again for some time after a very slight accident which caused his elimination from the City. He is a little nearer Linacre in weight now, but will have a good jockey—probably Trigg—on his back. I am also compelled many days in advance to deal with the Chester Cup, which I reckon rests between two horses, ASTICOT, who ran so thoroughly well in the Great Metropolitan, and ST. OLLALIA, expressly saved for it, but who may have competed while these notes are in the press. Her Newmarket running, if she does run, must be the best guide, while her success would entail no penalty. As regards the Jubilee, I shall anyhow have another chance of referring to it, but at the moment I like nothing better than

HAYDEN,

who ran very well in the City and Suburban, and will be a lot straigher in condition by then. The danger—and probably the actual winner—will be one of Brewer's horses, ALL BLACK or LINACRE.

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"THE PARSON AND THE 'PUB.'"

We have received a letter from Messrs. Coley and Coley, of Birmingham, solicitors to the Rev. J. H. Jowett, whose name was recently published in our list under the above heading, owing to the Kingsley and Thackeray Hotels Company being wrongly included in the list, they being temperance establishments. We are extremely sorry that the Rev. Mr. Jowett should have been caused any annoyance in the matter.

We have also received a letter from Messrs. Pinkerton and Sneddon, of Perth, solicitors for the Rev. Donald Elder Omand, to whom we desire to tender a similar expression of regret.

We are sorry that the Gwalia Hotel, Ltd., was also inadvertently included in our list. We are informed by the Secretary that it is a temperance institution, and we much regret any annoyance which may have been caused to the rev. gentlemen whose names were mentioned as shareholders in it.

WITH reference to the Preston murder, to which we referred last week, and Thomas Beardwood's trial, we have received a postal order from Miss Bessie Haynes, of 59, Regency Square, Brighton, for 5s., and another from Mr. F. Marsley, of 220, Alrington Road, N.W., for 6d., with the request that we hand these sums to Beardwood. We are without his address, but if he sees this notice he will know the money is lying here for him, and if we cannot get in touch with him it will be returned to the senders.

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